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FAME AND FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

A BID FOR A FORTUNE;
OR, A COUNTRY BOY IN WALL STREET. *By A SELF-MADE MAN.*



"Look here, country," he said, "you can't pass unless you have the dough." "Dough!" exclaimed the mystified Nick. "Money, you chump!" "I've loads of it," grinned Nick, producing his wad of Confederate shinplasters. Furniss snatched the bills from his hand.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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A BID FOR FORTUNE

OR,

A COUNTRY BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.

A LEVEL-HEADED COUNTRY BOY.

"Well, Nick, what are you going to do now?" asked Frank Fairbanks, curiously.

"Going to work," replied Nick Nutting, with a resolute air.

"On a farm?" propounded Frank.

Nick shook his head emphatically.

"In a store, perhaps?"

"I don't know anybody in the village who wants a boy."

"Maybe you mean to go to the shoe factory in the next town?"

"No. I don't think I'd care to learn the business."

"Then where are you going to work?"

"I haven't decided that point yet, but I'm figuring on going to New York."

"To New York!" exclaimed his companion, in surprise.

"Yep. It's a big place, and I hear there's plenty of work there for everybody."

"I don't know about that, Nick. I've heard father say there's half a million people out of work there all the time."

"He said that, did he?" asked Nutting, eyeing his companion keenly.

Fairbanks nodded.

"Your father ought to know something about it, I suppose," replied Nick, slowly. "He reads the newspapers regularly."

"Yes, we take a New York daily, and father keeps pretty

well posted on current conditions," answered Fairbanks, whose father was the cashier of the village bank.

"Well, it's funny," said Nick, scratching his curly head doubtfully. "I saw a New York paper at the Westbury House some days ago, and the back part of it was just filled with small advertisements under the heading of 'Help Wanted.' There were jobs of all kinds for over fifty boys alone. I thought there must be loads of work going to waste."

"What's fifty boys, Nick, when there are four million people in New York City?"

"That's right," admitted Nick, a bit dolefully. "Fifty would be smothered in four million."

"How about your sister, Nick?"

"She's going to live with Mrs. Ralston until I can make enough money to take care of her myself."

"Your aunt didn't leave you anything, did she?" asked Fairbanks.

"She left me a wad of money," replied Nick, with a sickly smile.

"Why, I thought——" began Frank, in a tone of surprise.

"It happened to be Confederate shinplasters, and I calculate they don't amount to much," replied Nick.

"Oh!" exclaimed Frank, with a flickering smile. "I'm afraid the whole bunch wouldn't buy you a square meal."

"That's my opinion, too. She kept the roll these thirty years, for she thought the government might redeem them some time. I'm thinking that time will be never."

"If anybody else than Deacon Dabbleton held the mortgage on your late aunt's house I'd think there'd be something left for you and Nellie when the house was sold; but the deacon has a hard reputation in money matters. He never lets anything escape him if he can help it."

"That's right," nodded Nick. "He's one of those people who grips a quarter so hard as to make the eagle scream."

"Well, you've got the furniture, at any rate. You can sell that."

"If I can find anybody to buy it."

"The deacon will auction it off for you. I'll bet he'll suggest that to you, for there will be something in it for him."

"I'd rather somebody else sold it for us. Mr. Dabbleton might lay on some extra charges and hold on to half the receipts, like he did with poor Widow Dunn."

"He wouldn't dare do that. My father would look after the sale for you if you wanted him to."

"If I have to auction the stuff off I'll speak to your father about it beforehand."

"That's right. He'll see that you get a square deal."

Nick Nutting, the hero of this story, was a bright, ambitious boy, who was born and brought up in the village of Westbury, not more than a hundred miles from New York.

He had one sister, a year and a half his junior, named Nellie, and the pair, whom a steamboat disaster had made orphans at an early age, had been raised by their maiden aunt, Miss Tomkins.

This estimable spinster had done the right thing by her niece and nephew, as far as her limited means would permit, and the children were very fond of her.

Unfortunately, a week before the opening of this story she contracted a chill, pneumonia set in, and within three days she was dead.

It was the afternoon of the day of the funeral that Nick Nutting met his friend Frank Fairbanks on his way home from the general store where he had gone to buy something that was needed at the house, and the foregoing conversation took place between the boys.

They parted at the corner of one of the side streets.

Nellie Nutting was preparing tea when her brother entered the house that could be theirs but a short time longer.

She was not yet fourteen years old, but nevertheless her brother regarded her as quite a little woman.

She was pretty, petite, and very bright-looking.

Miss Tomkins used to say that she was the smartest girl in the village.

This afternoon she looked sad and depressed, as was natural under the circumstances, and she had very little to say.

"I just met Frank Fairbanks," said Nick, as he laid down the packages on the kitchen table. "I was telling him that I was thinking of going to New York to look for work, and he told me his father said that there were half a million of people out of work there all the time. Nice prospect for a country boy, isn't it?"

"I wish you wouldn't talk about going to New York, Nick," said Nellie, the tears springing into her eyes.

"Why not, sis?"

"Because I don't want you to go so far away from me."

"Why, that isn't far—not over a hundred miles."

To Nick's buoyant, ambitious nature one hundred miles seemed a mere bagatelle when some desirable object was to be achieved; but to Nellie, who was more of a home body, it expanded into an immeasurable distance when it came between her and the only relative she had in the wide world.

The girl's heart was full, and the light way in which her brother seemed to regard a separation between them upset her entirely, and she began to cry.

"Oh, come now, sis; brace up. I've got to earn a living for the pair of us, and you ought to know that I can't do it round here. New York or some other big town is the place for me. There may be half a million of people out of work there all the year round, but you can bet on one thing—I won't be one of them."

The sun was just setting when brother and sister sat down to their frugal tea.

They were in the midst of it when a sharp, authoritative knock came at the door.

There was nothing bashful about that knock, any more than there was about the tall and corpulent individual whose knuckles were responsible for it.

Nick, wondering who their visitor was, got up and opened the door.

He was not particularly pleased to find Deacon Dabbleton on the doorstep.

The deacon considered himself the most important man in the village, and he tried to impress that fact upon the community.

If he had lived in an English village a hundred years ago he probably would have been a beadle of the parish.

The post would have suited him to a nicety.

Deacon Dabbleton walked into the room in a stately way without waiting for an invitation.

He considered the house his own, if not everything in it, and consequently he was not a man to stand on ceremony.

"Will you take a seat, Mr. Dabbleton?" said Nick, politely, after he had closed the door.

The deacon took it without wasting any of his precious breath to say "Thank you."

He did not believe in throwing pearls before swine, so to speak.

"Ahem!" he said, holding his gold-handled cane between his ponderous legs and leaning upon it in a magisterial way, while he cast his experienced eyes around the room to size up the value of its contents.

On the whole the survey was not very satisfactory.

Nick, whose appetite had not been impaired by the appearance of even so undesirable a visitor as Deacon Dabbleton, had returned to the table, and both of the young people waited for the village auctioneer, real estate agent and undertaker to unbosom himself.

"Ahem!" ejaculated the visitor, once more, allowing his gaze to rest on the boy and girl as if he thought they ought

to feel highly honored to sit in the same room with him. "We must all die, my young friends," he said, casting his eyes toward the ceiling and then dropping them to their former level. "Ahem! May I ask if your excellent aunt left anything besides this house and furniture, which I presume you are both aware belongs to me in default of payment, principal and certain interest overdue, of a mortgage, duly recorded in the registry of this county?"

"I beg your pardon, Mr. Dableton, the house, I suppose, will have to be sold to satisfy your claim, but the furniture belongs to Nellie and me."

"Eh? Who told you that, young man?" said the deacon, sharply.

"Aunt Mary told us so. She said it was all she had to leave us."

"Your aunt was mistaken," replied Mr. Dableton. "I apprehend that the house being heavily mortgaged, and property having lately shrunk in value in this village, that its sale will hardly cover the sum I advanced on it some years ago; therefore it is quite possible that I will be obliged to levy on the furniture to make up the difference."

His words carried consternation to Nellie's heart, but did not seem to greatly affect her brother, who quietly remarked:

"Is that the law, Mr. Dableton?"

"The law!" exclaimed the deacon. "What do you mean?"

"Does your mortgage include the furniture?"

"I presume it does, my young friend. However, that is immaterial. I am entitled to my pound of flesh, you understand."

"You are if you can get it out of the house and ground, as you easily ought to do. But you have no right to attach my aunt's furniture. That now belongs to my sister and myself. It is all we have with which to face the world."

"I should be very sorry to deprive you of any of your lamented relative's property, but of course I can scarcely be expected to rob myself after my generosity in advancing such a large sum of money on such very—ahem! poor security."

"We deny your right to touch even a single stick of the furniture. If you insist on doing so I shall put the matter in Mr. Fairbanks's hands."

Apparently the deacon did not approve of Mr. Fairbanks being made a party to the proceedings, so he hastily dismissed the subject for the present.

"Do you anticipate remaining in the village, young man?" he asked, with some curiosity to learn the boy's plans.

"No, sir; I do not."

"Might I inquire where you propose to go?"

"It's likely I will go to New York."

"And do you expect to take your sister with you?"

"Not until I am able to support her."

"Ahem! You can hardly expect to do that for some time to come, I apprehend. Now, I was going to observe that if your sister would like to make her home with Mrs.

Dableton and myself we will board and clothe her in return for such service as she is able to render."

Deacon Dableton wished to impress the young people with an idea of his uncommon generosity, but Nick, at least, was not particularly overcome by it.

He knew that the deacon's house would not be a bed of roses for his sister or any other confiding girl persuaded to take up her home there.

What the deacon and his vinegary wife were looking for was a household drudge at the lowest compensation possible, but Mr. Dableton was too politic to express the exact truth in so many words.

He believed that pills should always be sugar-coated in order to disguise their character.

"We are much obliged to you for the offer, Mr. Dableton, but my sister has already arranged to live, for the present, with Mrs. Ralston."

The deacon was visibly disappointed.

He had counted on securing Nellie Nutting, and had even told his wife that he intended bringing her home with him.

As the deacon had nothing more to say, he arose and, wishing the young people a stiff "good evening," left the cottage.

When a few days later Mr. Fairbanks called upon Mr. Dableton in his capacity of auctioneer and asked him to hold a sale of the personal belongings of the late Miss Tomkins, the deacon did not press a claim against the cottage furniture.

He knew better.

It was one thing to bulldoze a pair of apparently unsophisticated young people, while it was quite another to advance the same sentiments to a man of experience.

So Mr. Dableton advertised and sold the furniture for the benefit of Nick and Nellie, pocketed his commission and paid the balance over to Mr. Fairbanks, who made it his business to see that the sale was properly conducted.

The cashier of the village bank handed half of the money to Nick and the other half to the boy's sister, who had removed her scant belongings to the Ralston home, while Nick was invited to stay a few days with the cashier's son.

Nick, having finally made up his mind to seek his fortune in New York, made his arrangements accordingly.

Nellie gradually became reconciled to the separation when she saw that it was inevitable, and when Nick promised to send for her at the earliest possible time.

And so one Monday morning, after an affecting farewell between them, Nick carried his grip to the next town, and there boarded a West Shore train for Greater New York.

CHAPTER II.

NICK NUTTING ARRIVES IN NEW YORK.

Nick arrived in Weehawken at about noon, and, boarding the ferryboat, was soon landed in the metropolis at the foot of Forty-second Street, on the North River.

The general storekeeper at Westbury, who was well acquainted with New York, had recommended him to a boarding-house in West Forty-fifth Street, and Nick walked up there at once.

It was a cheap-looking place, but the boy expected to live as cheap as he could until he could afford to do better.

The landlady had a small hall room, which she showed to Nick, and at the same time assured him that she set as good a table as could be expected for the price she asked.

The room did not seem to be much larger than the big closet in the spacious apartment in his late home at Westbury.

It was furnished with a cot, a cheap iron washstand and one chair.

That left just about room enough for the occupant to turn around in.

Nick was disappointed with its look, but took it just the same.

He paid a week's board in advance, as was customary, and then was invited down to lunch, though the landlady intimated that two meals a day, breakfast and dinner, was all she expected to hand out to her boarders.

After the meal, which consisted of tea, bread and butter and stewed prunes, Nick made a few inquiries of Mrs. Jarvis, the landlady, as to the lay of the town, and then sallied forth to look around the metropolis.

He made a careful note of the number of the house, its general appearance, which was shabby, and its position in the block, so he could find it again, before leaving the neighborhood.

He walked down to Sixth Avenue, and Forty-second Street and decided to take an elevated train for the Battery—a spot he had heard so much about that he was anxious to see it.

In half an hour he was strolling about Battery Park.

The benches were well filled with men who seemed to have nothing more important on hand than to kill time.

It seemed so strange to the boy to see so many healthy specimens of humanity taking life easy that he stopped a park officer and asked him if it was a holiday.

The policeman regarded Nick in some surprise and then looked him carefully over.

In spite of the boy's bright look there was no getting away from the fact that there was something of the hayseed about his appearance.

It was not in any one particular that he showed this stamp of the country, but in the indefinable air that hovered around him.

He might have changed clothes with the most stylish New Yorker, and yet one would have said at a glance that he came from out of town.

"You're from the country, aren't you?" asked the officer.

"I'm from Westbury, York State," replied Nick, wondering how the policeman knew he was a stranger in the metropolis.

"Why did you ask if to-day was a holiday? How long have you been in town?"

"A couple of hours," answered Nick. "I asked the question because I see so many people doing nothing."

"You'll find all the parks populated in much the same way on a fine day like this. Most of these people are out of a job, either because they can't get one, or because they don't want one."

"Then it is true that there are half a million people out of work all the time in New York?" asked Nick, with a feeling of disappointment.

"I won't say that there's half a million of idle people in the city, but there is a big army of them."

"What's that building over there?" asked Nick, pointing to the old Castle Garden structure.

"That's the Aquarium. Why don't you go in and see the fish? There are specimens from all over the world."

"What's the charge?"

"It's free."

"I guess I'll go in," said Nick, and he did.

The building was well worth a visit, and Nick spent fully half an hour gazing into the various glass tanks that lined the circular sides of the Aquarium.

When he came out he saw the same policeman standing close by.

"Well, how did you like it?" asked the officer.

"First class. Is Wall Street far from here?"

"Not so far. I suppose you want to see the bulls and bears, eh?" grinned the policeman.

Nick was not so green as to imagine there were any real bulls and bears in the financial district.

He knew quite a bit about Wall Street through conversations with brokers' clerks he had met in Westbury on their summer vacations.

The truth of the matter was that Nick had a yearning desire to get a job in Wall Street if he could.

How he was going to accomplish it he had no more idea than he had of the man in the moon, but he meant to try, just the same.

No matter what other position he might be obliged to take at first, the goal of his ambition was a situation in the region of the Stock Exchange.

He had a hankering to be around where the money was.

He had read so often that Wall Street was the moneyed center of the United States that he was curious to see what the district looked like.

He had heard that the big financiers of Wall Street controlled about everything in sight that was worth while.

When the government wanted to float a big loan it appealed to Wall Street.

When New York City had occasion to sell a new issue of bonds it looked to the bankers of Wall Street.

When any large enterprise was started, Wall Street was expected to finance it.

The money kings, who had their dens in the tall office buildings of the financial district, had a finger in every melon that was worth the cutting, from the big life insurance companies down to the smallest railroad or navigation company.

To work in the exhilarating atmosphere of frenzied finance was what Nick was looking for, and as a first step toward that goal he wanted to take a survey of the ground—to see if people were livelier there than elsewhere, as he had an idea they must be, in order to keep abreast of the situation.

"Do you want to go to Wall Street proper, or do you wish to take in the whole financial district as well as you can?" asked the policeman.

"I want to see as much of it as I can," replied Nick.

"Then you'd better start from the corner of Beaver and Broad. You can't mistake Broad, which intersects the district, for it's uncommonly wide, and is only two blocks long, from Beaver to Wall. Do you see that tall office building?" asked the officer, pointing.

"I couldn't well miss it," replied Nick.

"That's the Bowling Green Building, which faces partly on the foot of Broadway. Walk up there and you will see a small triangular park, surrounded by an iron railing, which is called Bowling Green."

"That's where the statue of George the Third used to stand before this city was evacuated by the British, wasn't it?" asked Nick, with some interest.

"I guess it is," replied the policeman, who was not clear on that point.

"The people pulled it down and melted it up, didn't they?"

The officer had never heard of the circumstance and did not care to commit himself.

"Walk to the head of that little park—that is, to the narrow end of the triangle looking up Broadway, turn your face east—that's east," motioned the policeman—"and you will see Beaver Street right before you. Take the upper sidewalk and go straight ahead. The first street you will come to is New, and the next is Broad. Turn up either one of them and you'll be in the Wall Street district. Broad is the better one to take, as the curb brokers are there, and so is the Stock Exchange."

Nick thanked the officer and started for New York's money center.

CHAPTER III.

NICK GETS A JOB IN WALL STREET.

Nick had no trouble in finding Broad Street where it intersected Beaver.

He turned his face north toward Wall Street, and had to admit that it was a teeming hive of industry as far as he could see.

"I don't wonder it's called Broad Street," he said to himself. "It's wide enough to fit the name."

Then he started to walk up the thoroughfare, where hundreds of busy boys and men were passing and repassing all the time.

Uniformed messenger boys with yellow envelopes in their

hands were flying along the sidewalks or crossing the street like winged Mercurys, dodging pedestrians on the one hand and cabs and vehicles on the other with an ease and precision that Nick admired.

"I wouldn't mind having such a job," thought Nick, who loved exercise, and was considered the swiftest boy on his feet when he lived in Westbury.

The first thing that specially attracted his attention was a roped enclosure on the west side of the street.

Here were gathered a hundred or more sharp-looking men and bright-appearing young fellows, in little groups, talking together or walking about from one group to another.

This was the Curb Exchange, every member of which was a regular broker.

Many thousands of shares of various stocks exchanged hands here every business day, and anybody could lounge about and watch the way it was done.

Nick watched the methods of the curb brokers for a while and then continued on up the street.

At the corner of Exchange Place he stopped and looked up and down that narrow street.

It was quite overshadowed by the tall office buildings on either side, that soared so high that their roofs seemed to be almost lost in the sky.

Nick's look of surprised interest attracted the notice of a rough-looking, thickset fellow who was hanging around the corner.

His name was Joe Furniss, and until within a day or two he had been employed as a messenger by the Maritime Exchange.

Just at present he was hard up, and was figuring how he could raise the wind.

He eyed the country boy narrowly, and finally sized him up as fair game.

Stepping forward, he barred Nutting's way.

"Look here, country," he said, "you can't pass unless you have the dough."

"Dough!" exclaimed the mystified Nick.

"Money, you chump!"

"I've loads of it," grinned Nick, producing his wad of Confederate shinplasters.

Furniss snatched the bills from his hand.

Then he started to run.

But Nick was not going to be robbed of his Confederate money, worthless as it was, with impunity.

He immediately followed Furniss down Exchange Place at a hot pace.

The young rascal, finding that Nick was no slow runner, dodged about in an endeavor to avoid being brought to account for the bills which he had stuffed into his pocket.

Such apparent skylarking was of too frequent occurrence in the Street to attract special notice.

Furniss finally darted into the entrance of one of the office buildings and ran up the stairs to the first floor.

Nick followed close at his heels, and grabbed the tail of his sack coat just as he stepped on the floor of the corridor.

The fellow turned about and aimed a vicious blow at his pursuer's face.

Nick dodged it and then grabbed Furniss by the collar.

"Come now," he said resolutely, "ante up that wad."

The other, however, was a tough youth, and not in the least averse to a scrap.

He tore himself free from Nick's grasp and then squared off in regular prize-ring style.

If he thought to intimidate the country boy he was greatly mistaken.

Nick was mad clean through at the fellow's nerve in snatching his property, and he sailed in at him like a young cyclone.

For about a minute there was as pretty a set-to as one would see at an athletic club, and then Furniss went down on the marble floor from a clean knock-out blow on the end of his chin.

He lay there dazed and almost motionless, while Nick stood above him with clenched fists and flushed face, waiting for him to rise.

The short scrap had been viewed by a gentleman who came out of one of the offices on that floor.

His black, alert eyes sparkled as he saw the clean knock-out administered to the bulky youth by the lighter and more agile Nick, who at the first glance did not seem to be in the same class with his tough opponent.

"That was neatly done, young man," he said, stepping up beside Nutting and clapping him familiarly on the shoulder. "Never saw the trick turned better. What's the trouble between you?"

"He snatched a wad of money out of my hand at the corner of Broad Street and tried to get away with it," replied Nick.

"The dickens he did! Then he must be a young crook. He's got all the ear-marks of one, at any rate. This is a case for a policeman."

"The money didn't amount to much," replied Nick. "It was Confederate shinplasters."

"Oh!" exclaimed the gentleman, biting his mustache to repress the laugh which rose to his lips. "Then you wouldn't have lost much if he had escaped."

"But I don't want to lose the stuff," answered Nick, kneeling down beside the reviving young rascal and thrusting his hand into the pocket he had seen Furniss stow the wad in.

In a moment he rose with a roll of Confederate notes in his hand.

"There they are," he said, showing them to the gentleman.

"Looks like real money at a casual glance," said the man, with a smile. "Any one would take you to be well heeled if you flashed that roll on them."

"I guess that's what he thought. He sized me up as something easy from the country and tried to do me up. But I wasn't born yesterday, even if this is my first day in New York."

"Is that so?" remarked the gentleman. "Are you a stranger to the town?"

"Yes, sir," replied Nick.

"Come here to see the sights, I suppose?"

"No, sir. I came here to get a job."

"What kind of a job?" the stranger asked, with a show of interest, scanning the bright, intelligent features of the boy he had taken a sudden fancy to.

"Well, sir, if I can have my choice it will be right here in Wall Street."

"In Wall Street, eh?"

At that moment Joe Furniss sat up in a bewildered sort of way and looked around him.

As soon as his eyes rested on Nick he scrambled to his feet with a growl of rage and began to roll up his sleeves preparatory to a continuation of the fight.

The gentleman, however, interfered.

"Get out of this building at once, you young scamp!" he exclaimed, with some vigor.

Furniss did not like his aggressive manner, and, with a muttered imprecation and a menacing glance of his eyes at Nutting, he slowly walked downstairs, feeling his jaw as if to make sure it was all there.

"So you'd like to work in Wall Street, eh?" said the gentleman, turning to our hero.

"Yes, sir. I'd like it first rate."

"What is your name?"

"Nick Nutting."

"Where is your home?"

"No. — West Forty-fifth Street for the present. I came from Westbury, where I've lived all my life."

"How long have you been in New York?"

"About four hours, sir."

"Four hours! Is that all?"

"Yes, sir."

"Well, upon my word, I should never have thought so from your scientific performance with that young tough. Taken lessons in the art of self-defense, haven't you?"

"Yes, sir. From a professor who stopped at our village last summer."

"You must have been an apt pupil. You cleaned that boy up in no time at all, and he looked husky enough to eat you. So you've only been four hours in New York?" said the gentleman, reflectively, looking the boy over once more with critical attention. "I'm sorry that you're not acquainted with the city. I've kind of taken a fancy to you. I'm a stock broker, with an office on Wall Street. I've just lost my messenger, and I would give you a trial if you had some idea of the financial district; but I'm afraid you'd get mixed up trying to find your way about, and that it would take you all day to deliver a message."

"I think I could get the run of this part of the city inside of a couple of days, sir," said Nick, eagerly. "At any rate, I'm sure it wouldn't take me a week. I'd be willing to work the first week for nothing, sir, if you'll only give me the chance to make good. If I had a list of the office buildings I'd spend the rest of the afternoon locating them."

Then I could buy a guide, I suppose, with a map, and study out the position of the streets down here, and find out where the banks and trust companies are situated. I could do that to-night after I got to my boarding-house. I could keep it up until I got everything down pat."

"Are your parents living in Westbury?"

"My father and mother are both dead, sir. The only relative I have is a sister nearly fourteen years old in Westbury."

"Well, come around with me to my office and I will consider the matter," said the broker. "My name is George Chiswell. Here is my card."

They walked up to Broad Street together, and thence to Wall Street, the broker pointing out the Stock Exchange and various banks and office buildings along the route.

Turning down Wall, halfway to Hanover Street, they came to the Bullion Building, on the second floor of which Mr. Chiswell had his office.

Taking Nick into his private office, the broker questioned him as to his education and general fitness for office work.

Nick's answers were quite satisfactory to him.

In the end the only thing that stood in the boy's way was his unfamiliarity with New York, the financial district in particular.

Finally Mr. Chiswell wrote down the names of a score of brokers with whom he was constantly in touch, with their addresses, and handed the list to Nick.

"I'll give you a trial, Nick," he said. "Report at this office at nine o'clock in the morning. In the meantime you might amuse yourself during the rest of the day trying to locate the offices of the gentlemen on that list. Several of them are in the Vanderpool Building, on Exchange Place, not far from the building where you had that scrap. Others are in the Mills Building, on Broad Street. The rest are scattered about. You know where the New York Stock Exchange is. Well, you'll have to go there frequently. But you don't enter on the Broad Street side, but at the messengers' entrance, on New Street, which is a narrow street in the rear of the building, running from Wall to Broad Street. You might go there when you leave here and find out the right door. Any one in the neighborhood will tell you."

"Yes, sir. I'll do that," replied Nick, promptly.

"It wouldn't be a bad idea for you to purchase a pocket map and street guide to the city. You can get it at 'most any stationery store for ten cents. It would help you out greatly."

"Yes, sir. That's my idea, and I mean to get on right away."

"Well, I think that will be all for the present. I've an idea that you'll come out all right and make a first-class messenger."

"It won't be my fault if I don't, sir," said Nick, rising from his chair.

"Don't forget. Nine o'clock in the morning. This is the Bullion Building."

"I'm in great luck," chuckled Nick, as he left Mr. Chis-

well's office. "Only four hours in the city, and I've caught just the kind of position I've yearned for. The next thing is to hold on to it. I mean to do that if I lose a leg. Won't Nellie be glad?"

CHAPTER IV.

NICK'S FIRST DINNER IN NEW YORK.

After Nick had found and inspected the messengers' entrance to the Stock Exchange he continued on down New Street to Exchange Place, where he looked around for the Vanderpool Building.

There was no sign on the building to identify it, so Nick thought the quickest way of locating it would be to inquire of a messenger boy he saw coming along.

The boy pointed to a tall building across the street and hurried on his way.

Nick entered the office building and went up to one of the elevator men.

"I want to find out on what floors these people have their offices," he said.

The man pointed to a nearby wall.

"There's a directory showing the names of every tenant in the building, with the floor and number of his office. You can get all your information from that."

Nick studied the directory and soon got the hang of it.

Then he looked for the names he was in search of, found them, and noted down the floor they were on and the number of their room.

"That's easy," thought Nick. "I wonder if all the big office buildings have signboards like this one?"

He subsequently found that they all had directories of their tenants, though not all were arranged on the same plan.

When he got on Broad Street again he saw several stationery stores, and in one of them he purchased a street guide with a map of the city attached to it.

"I'll look this over to-night," he said to himself, putting it in his pocket.

Then he looked up the other names on his list and found every one of them by five o'clock.

"Now I'll go uptown to the boarding-house. I hope they'll have plenty to eat on the table, for I feel mighty hungry. That lunch Mrs. Jarvis treated me to only took the edge off my appetite. I shouldn't care to be a regular customer of her midday meal—there isn't enough of it for a growing boy like me."

Nick reached the corner of Wall Street and Broadway and looked at the electric cars passing up and down.

"I wonder if one of those cars would take me somewhere near my boarding-place? I guess I'd better take the elevated train. It brought me down from Sixth Avenue and Forty-second Street, and that was only a few blocks from Mrs. Jarvis's house."

Nick remembered that the elevated road was on the west

side of Broadway, so he crossed over and asked one of the throng of people hurrying home where the nearest elevated station was.

"Which one do you want—Ninth Avenue, Sixth Avenue or Third Avenue?"

"I want to go to Sixth Avenue and Forty-second Street," replied the boy.

"Do you see that big building half a block down the street?"

Nick said he saw several big buildings in that direction.

"It's the corner building I mean. Enter that, pass right on through the wide ground floor and you'll come to the Sixth Avenue Station. It's right at the end of the building."

Nick thanked the man, and, following directions, was soon aboard a train bound uptown.

The boy told the conductor that he was a stranger to the city, and that he wanted to get off at the Forty-second Street station.

The conductor promised to tell him when he got there, and told him to take a seat near the door.

He was as good as his word, and in twenty minutes Nick was walking in the direction of his boarding-place, which he found without much difficulty.

He had barely washed his face and brushed his hair before a cracked bell rang somewhere in the basement.

"I guess that's the dinner-bell," he said. "I might as well be among the first as the last. Probably I'll get all that's coming to me, then."

So Nick steered for the dining-room in the basement.

The odor of cookery and the voice of Mrs. Jarvis guided him to the door.

"You will sit here, Mr. — What did you say your name was?"

"Nutting, ma'am. Nick Nutting."

Mrs. Jarvis pulled a chair out near the head of the table, presided over by a meek-looking man who the boy was sure did not weigh a pound less than two hundred and fifty.

"Mr. Jarvis," said the landlady, sharply, "this is our new boarder, Mr. Nutting. Mr. Nutting, my husband. Jane"—to an invisible personage in a room beyond—"a plate of soup."

Nick bowed to Mr. Jarvis with his usual politeness, while that gentleman said he hoped they would be better acquainted.

The soup was brought by the maid-of-all-work, who officiated as waitress at meal-times, and Nick proceeded to get away with a watery compound which he understood was meant for bean soup.

Some not over-tender roast beef followed, flanked by side dishes, and Nick did not leave a particle of their contents to be carried back to the kitchen.

The amount of bread and butter he got away with, too, rather startled the landlady, who began to entertain some misgivings as to whether there would be any profit in her new boarder.

"You have an excellent appetite, Mr. Nutting," she re-

marked, in a tone that might have indicated that she regretted the circumstance.

"Yes, ma'am," replied Nick. "I was born that way. But I'm specially hungry this evening, as I haven't had anything to speak of since six this morning."

"You had lunch with me."

"Yes, ma'am; but I've been doing a good deal of walking this afternoon."

"Are you usually hungry in the morning?"

"I've a pretty good appetite, ma'am."

Mrs. Jarvis said no more, as other boarders came in and she had to attend to them.

When Nick was eating his dessert, which consisted of a small plate of rice pudding, a sharp-featured, sandy-complexioned young man of perhaps twenty-five seated himself beside him.

He looked inquisitively at his new neighbor, and Mrs. Jarvis aroused herself from a brown study long enough to introduce Nick to this party, whose name was Gilson.

Nick did not fancy the man much, for his eyes were not what the boy called honest ones, and his manner was a trifle too forward to suit our hero.

"From the country, I believe?" remarked Gilson, twirling his mustache while waiting for his soup.

Nick did not like the way he said it, but he simply bowed politely.

"Up the State or New Jersey?" continued Gilson.

The boy told him.

"Intend to remain in New York?"

"I do," replied Nick.

"Looking for a job, I suppose?"

"I was when I arrived at noon to-day, but I've got one now."

"What! already? Egrand boy, I suppose?"

"Messenger boy in Wall Street."

"A. D. T., eh?"

"What's that?" asked Nick.

"What! don't you know?" said Gilson, raising his eyebrows superciliously. "Why, that stands for American District Telegraph."

"I'm working for a stock broker in the Bullion Building."

"Oh, indeed?" regarding Nick with a trifle more respect. "Got the job through a letter of recommendation, I suppose?"

"No, sir. I got it because it was offered to me."

"Oh, the broker knew you."

"No. He never saw me before this afternoon."

"And he hired you without any references?"

"I had a general reference as to my character from the cashier of our village bank."

"You worked in the bank, then?"

"No; this is the first job I ever had in my life."

Mr. Gilson looked at Nick as if he thought the boy was stretching the truth.

"Who is this broker that hired you?"

"Mr. George Chiswell."

"Chiswell, eh? I know him by sight. I am employed in Wall Street myself. I am margin clerk for Mandelbaum & Slewsky, in the Barnum Building. You are in great luck to pick up a job down there the way you did. It isn't the usual thing, and I can't quite understand it."

Nick thought it did not make much difference whether Mr. Gilson understood the matter or not.

As he had eaten everything that was likely to come his way that evening, the boy excused himself and left the table and the room.

"What a nice, gentlemanly boy," remarked a young saleswoman, employed in a big department store, who sat opposite, and who had not received an introduction to Nick.

"Oh, he's a hayseed," chuckled Mr. Gilson, rather contemptuously.

He intended this as a funny remark, but the young lady did not laugh.

"Well, he's a perfect gentleman, if he is from the country," she retorted, with some spirit. "It's a pleasure to meet one occasionally," she added, pointedly.

Mr. Gilson did not have so much to say after that.

CHAPTER V.

NICK'S FIRST DAY IN WALL STREET.

Nick found his narrow bed rather harder that night than he was accustomed to, but the fact did not worry him, for he was a sound sleeper.

He woke up at seven with the discordant clang of the breakfast-bell in his ears, and hurried down to the dining-room, for fear that there might be a deficiency of eatables if he neglected to be present on time.

This time he was introduced to the young saleswoman, and she bestowed an encouraging smile upon him.

"I overheard you say that you are working in Wall Street," she said.

"Yes, Miss Smith."

"You must be a real smart boy to be able to hold such a position."

Nick blushed and began to eat his oatmeal.

He had already made away with a couple of stewed prunes which he supposed had been served as an appetizer.

It struck him that they were of rather ancient vintage, with an over-preponderance of stone.

"Are you from the country?" asked the salesgirl.

"Yes, Miss Smith."

"I should never have supposed so. Really, you look just like a New Yorker."

Nick bowed, and then began operations on a small piece of steak.

The boy thanked his stars that the knife was sharp and his teeth good.

A lonesome-looking corn muffin and a cup of coffee completed the meal, and Nick left the table feeling that he could eat as much again if he had the chance.

He had studied his street guide and map with good results, especially that portion of it relating to the financial district, and he felt he would be able to make a very fair showing at the office.

He decided that he would not lose anything by going downtown early and looking the Wall Street neighborhood over again before it was time for him to report for business.

Promptly at nine o'clock Nick entered Mr. Chiswell's office.

None of the clerks had yet arrived, but they began coming in immediately afterward.

Mr. Edwards, the cashier, appeared about a quarter after nine, and, seeing Nick seated in a chair with his hat off, asked him if he was the new messenger that Mr. Chiswell had engaged.

"Yes, sir."

"You're from the country, aren't you?" said the cashier.

Nick admitted that he was, though he was beginning to grow tired of having everybody make that identical remark.

"Know very little about the city, I believe?" continued Mr. Edwards.

"I'm learning fast, sir, especially the lay of the financial district."

"Glad to hear it. You look smart. I hope you will be able to make good here. We want a trustworthy boy such as you appear to be."

The cashier went to his desk, and presently Mr. Chiswell came in.

He bade Nick a pleasant good morning and called him into his private office.

The boy helped him off with his overcoat and then stood awaiting his pleasure.

"Sit down, Nick."

Our hero did so.

"Did you locate all the brokers' offices on that list I gave you?" asked the broker, with a smile.

"Yes, sir," answered Nick, promptly.

"Do you think you could find them again without losing much time?"

"Yes, sir."

"Looked the district over some in a general way?"

"Yes, sir."

"Did you buy a street guide and map and study it?"

"I did, sir."

"Very well. Now I'll explain what will be expected of you."

The broker outlined his new employee's duties, and then dismissed him to the reception-room, where he took the chair he was to occupy while in the office.

The broker busied himself with his morning's mail, then he rang for Nick.

The boy quickly responded.

"In one corner of the counting-room you'll see a young lady at a typewriting machine. That's my stenographer, Miss Haley. Tell her to come into my private room."

Nick conveyed the message to the young lady, who was very pretty and petite.

She smiled at Nick.

"You're the new messenger?" she remarked.

"Yes, miss."

Then she took her note-book out of a drawer of her table and went into Mr. Chiswell's room to take dictation.

"She's a nice girl," mentally decided Nick. "And she didn't ask me if I was from the country, either."

In a few minutes the bell rang, and he jumped up and went in to see what his employer wanted.

"Take this note to Morris & Hutchins, in the Vanderpool Building, and this to Davis & Co., Mills Building," said Mr. Chiswell. "Get back as soon as you can."

Nick took the two envelopes and started off to deliver them.

He went to the Mills Building first.

Consulting his memorandum, he saw that Davis & Co. were located on the third floor, rooms 309-310.

He boarded one of the elevators and was rushed up to the third floor in less time than he could wink, almost.

He easily found Davis & Co., by using his eyes, and delivered the note.

There was no answer, so he started for Exchange Place.

Morris & Hutchins were on the fifth floor of the Vanderpool Building, and an elevator whisked him up in no time at all.

A pleasant-looking boy asked him what he wanted when he entered the reception-room.

"I've got a letter for Mr. Morris," replied Nick.

"I'll take it in to him. Who from?"

"George Chiswell."

"Are you carrying messages for Chiswell?"

Nick said he was.

"What's the matter with Andy Baker?" asked the boy, in some surprise. "Sick?"

"I couldn't tell you," replied Nick. "I don't know him."

The office boy carried the note in to Mr. Morris.

"You'll have to wait for an answer," he said, when he came back. "So you don't know Andy Baker?"

"No," replied Nick.

"He was Chiswell's messenger up to the day before yesterday."

"I guess he left, for Mr. Chiswell told me before he gave me the position that he had lost his messenger."

"Lost him, eh?" grinned the boy. "Fired him, more likely. Baker was a cheeky kid. I didn't like him for sour apples. So you've got the job now?"

Nick said he had been taken on trial.

"Oh, I guess you'll do all right. What's your name?"

"Nick Nutting."

"Glad to know you, Nick. My name is Dick Hudson. Hope we'll be friends. I rather like your face."

"And I like yours," replied Nick, frankly.

"Are you from——"

"The country?" laughed Nick. "Yes. Westbury, up State."

"You don't say! I meant Brooklyn. So you're a hayseed, eh? Well, you don't look it much. How long have you been living in New York?"

"Not quite a day."

"You've been here before, of course?"

Nick shook his head.

"You don't say you've only been in New York one day altogether?" replied Hudson, in some astonishment.

Nick assured him that such was the fact.

"I don't see how you'll be able to get around among the offices without getting all tangled up."

"Oh, I'm not asleep. I'll soon get the run of things."

"Well, I wish you luck."

At that moment Dick's bell rang, and he went into the private office.

"Here's your answer," he said to Nick, when he came out. "Hope to see you again soon."

Nick lost no time getting back to his office, and Mr. Chiswell complimented him on his speed.

The broker was just going over to the Exchange.

Half an hour afterward the cashier handed Nick a note and told him to take it over to the Exchange and give it to Mr. Chiswell.

"You want to go in at the New Street entrance, mind," he said.

"Yes, sir. I know that, sir," replied Nick, hurrying away.

Our hero was kept pretty busy until three o'clock, and during that time he did not make a single mistake in his errands, and on the whole made good speed, much to his employer's satisfaction.

At half-past three he was told that he would not be required any more that day.

So he put on his hat and left the office.

CHAPTER VI.

NICK'S FIRST BID FOR FORTUNE.

Nick spent the rest of the afternoon walking around the lower part of the city east of Broadway and south of Maiden Lane.

He reached his boarding-house some time before the supper-bell rang, and when it did he was the first at the table.

On his way back to his room he met Mr. Gilson coming down.

"Hello, Nutting," said Gilson, familiarly. "How are they coming?"

"How are what coming?" asked Nick, to whom the expression was new.

"Things," grinned Gilson.

"What things?"

Gilson looked at him dubiously, as if he was not quite sure that Nick was as ignorant as he appeared to be.

"How are you getting along at your new job?"

"First rate."

"Get tangled up any to-day?"

"Not a bit."

"You're lucky. How are you going to put in the evening?"

"Haven't thought about it."

"Well, go out with me. I'll show you the town."

Nick, however, declined the invitation and went on to his room.

On Saturday, about noon, Broker Chiswell called his new messenger into his room and told him that he was quite pleased with the way he had conducted himself since he came to work.

"For a lad who came here totally unacquainted with the city I am bound to say that you have done remarkably well. Judging from the short record you have made you seem to be just the boy I have been looking for. Your wages for the present will be six dollars a week. I shall advance you as fast as I can."

Nick and Dick Hudson got quite chummy by degrees.

One day after Nick had been a month in the Street they met at the messengers' entrance of the Exchange.

Dick was coming out and Nick was going in.

"They're having a hot old time on the floor this morning," said Dick.

"That so? What's up?"

"A sudden rise in Michigan Northern. The brokers are acting like a pack of lunatics."

"Can you wait till I deliver this note?" asked Nick.

Dick nodded, and Nutting dashed inside, where he found a scene of pandemonium which almost baffled description.

It was not a warm day by any means, but the traders looked as hot and perspiring as if it was midsummer.

The gallery was full of interested spectators, probably half of them strangers to the city.

Nick had some difficulty in delivering his envelope to Mr. Chiswell, who was finally located in the mob around the Michigan Northern standard.

His hat was dented, his necktie loose and awry, and one side of his collar off.

He took the note, read it, and said "All right," which was a signal for Nick to make tracks for the office.

He found Dick waiting for him outside in New Street.

"If I had one hundred dollars I could double it in a couple of days," said Dick.

"How could you?" asked Nick, interestedly.

"I'd buy Michigan Northern on a ten per cent. margin. It's going now around 98. It will be up to 110 in a day or two. It was 92 three days ago. People who bought then stand to make over twenty dollars a share profit."

"Well," said Nick, reflectively, "I've got a hundred and twenty-five dollars. Would you advise me to buy some shares of Michigan Northern with it?"

"Sure I would. You can get ten shares on a margin. You'll clear a hundred dollars easily enough."

"How will I go about it? Ask Mr. Chiswell to buy me the shares?"

"No. You don't want to let him know you are monkeying with the market. Brokers object to their employees speculating. Get your money and take it to a small banking-house you'll find on Nassau Street, above Wall. This bank makes a specialty of small deals. You'll find the margin clerk's window in the reception-room. Tell him that you want to buy ten shares of Michigan Northern, and he'll tell you how much you'll have to put up as margin. But you've got no time to lose if you want to get as much benefit as you can out of the rise."

"How shall I tell when to sell out?"

"Well, it won't do to hold on too long. I'd risk it as far as 110. It is likely to go higher, maybe to 120, but I wouldn't advise you to take the chances of it doing so. You ought to be satisfied to double your money."

"I should think so," replied Nick, beginning to get a bit excited at the thought of making a hundred dollars so easily.

Not having had any experience with the market, Nick did not realize the risk he was taking with his little capital.

Dick Hudson had been working two years in Wall Street, and Nick thought he ought to know all about working a deal.

So when Dick intimated that Michigan Northern was bound to go at least as high as 110, the country lad thought the matter a foregone conclusion.

The hundred and twenty-five dollars represented the total amount of money received from the sale of his aunt's furniture and other personal property.

Nellie had turned over her share to him to put in a New York bank for her benefit, and he had deposited the entire sum in his own name in the Seaman's Bank.

The temptation to double that little amount, for his sister's benefit as well as for himself, was very alluring.

He knew that money was easily made in Wall Street by those who knew how to do the trick, and he had an idea that his friend Dick knew about as well as the next one.

So before two o'clock that day Nick found a chance to go to the Seaman's Bank and draw out all but five dollars, which he had to let remain in order to hold his book.

He knew where the little bank on Nassau Street was, and he went around there after three, for Dick told him that the bank kept its stock department open until four o'clock for the accommodation of its customers.

There was quite a crowd of small investors in the waiting-room looking at a big blackboard fastened up at the end of the room, which was covered from end to end with the stock quotations of the day.

Nick walked up to the margin clerk's window.

"What will it cost me to buy ten shares of Michigan Northern on a ten per cent. margin?" he asked the young man who stood at the desk there counting layers of money.

"It will cost you exactly one hundred dollars."

"All right," replied Nick. "Here's the money."

The clerk counted the money, then made out a memorandum of the transaction and handed it to him.

"How about your commission?" the boy asked.

"We'll look out for that when we close the deal. We charge one-eighth of one per cent. to buy, and ditto when we sell. There will also be a small interest charge on the nine hundred dollars we have to advance to carry the stock for you. This will be charged to you and deducted on your statement of account. Every point the stock advances above its present figure, which is 100, represents about ten dollars profit to you. When you want to sell the shares come in and tell me, and we will attend to the matter at once."

"Thank you," replied Nick, and he walked out of the bank.

He had made his first bid for fortune.

CHAPTER VII.

NICK HAS A NARROW ESCAPE.

Next morning there was a repetition of the previous day's scene at the Stock Exchange, only, instead of fluctuating back and forth, Michigan Northern took on a boom and soared up to 107.

Nick, however, was not aware of his good luck until he met Dick about noon on Broad Street.

"Well, Nick, did you buy those ten shares yet?" he asked, rather doubting that his new friend had done so.

"Sure, I did," replied Nick, nodding his head.

"When did you do it?"

"About half-past three."

"Then you bought the stock at par?"

Nick nodded.

"I suppose you know it's gone up seven points this morning so far?"

"No; has it?" asked Nick, in some surprise, not unmixed with delight. "Is that really a fact?"

"Yes, it's really a fact. Why don't you keep tab on your deal?"

"Too busy, and I didn't think about it. I supposed that it wouldn't go up for a day or two."

"Well, you don't want to suppose any such thing. I'll bet it will go to 112 before the Exchange closes at three."

"But I've got to sell at 110, mustn't I?"

"You don't have to. I said yesterday that I thought you'd better sell at that figure if you bought the stock. I've changed my mind since. I'd hold on for 115 if I was you."

"All right; I'll do that, if you say so."

"Oh, don't take my word for it. Keep an eye on the ticker, and keep your ears open when you're out around the office. You may catch on to how the frog is going to jump—I mean you may get a tip as to how the market is likely to go during the next day or so. You see, it's probable that the rise is due to some clique that is trying to corner Michigan Northern and has so far partially succeeded. When the brokers acting for the pool begin to unload that's the time for you to get out from under."

"When will that be?" asked Nick, innocently.

Dick cocked his head to one side, like a bird, and shut one eye.

"That's for them to know and you to find out," he replied laughingly.

"But how will I find out?" persisted Nick, feeling that probably the success of his venture depended on his finding an answer to that problem.

"You'll have to use your own judgment."

"What's the matter with my using yours? I'm rather green in the Street, you know."

"Look here, Nick, if you're going to take a shy at the market once in a while, when the prospect looks good, you want to study the situation. Get the market reports for a year back. Your boss has 'em on tap. Look 'em over, compare prices, and so on. Study Stock Exchange methods, and always keep in touch with the market. Then you'll have some idea, though by no means a sure one, of what may happen. It's a game of chance at the best. You bet that a certain stock will go up. If it goes down you lose. If it goes up three or four or even twenty points, and you don't sell in time, you stand a fair show of losing, too. You can't be too foxy in dealing with the market."

"Well, do you think I'd better hold on to Michigan Northern till it reaches 115?" asked Nick, anxiously.

"I don't like to advise you to do it, for fear it might go down before it reached that figure. I can only say that, as I view things at present, I would not sell under that price. Still, no one can tell what change might happen inside of an hour or two."

As the boys reached the neighborhood of the Mills Building, where Nick had to deliver a message on the fifth floor, they separated.

On his way back to the office Nick pondered over his little venture in Michigan Northern.

His general ignorance of stock transactions made him feel all at sea, as it were, over the deal.

The question that perplexed him was, when should he sell out?

He was tolerably familiar with the hieroglyphics of the ticker tape by this time, and the first thing he did when he reached the office was to look up the latest quotation of Michigan Northern.

He found that the stock had gone to 108.

While he was eagerly watching for another quotation Mr. Chiswell came in from the Exchange and entered his room.

Presently he rang for Nick and sent him on an errand to the Bowling Green Building.

The boy was gone about three-quarters of an hour, and returned with an answer.

Mr. Chiswell, however, had returned to the Exchange, and the cashier told Nick he had better take the note over to him.

Accordingly Nick hastened around to New Street.

As he passed the corner of Nassau Street, Joe Furniss, who had tried to relieve him of his roll of Confederate

shinplasters on the day Nick arrived in New York, was coming down that street and saw him.

Furniss had not expected to run across the country boy again, and was rather surprised to see Nick trudging along with an envelope in his hand just like any of the Wall Street messengers.

He immediately followed on behind him to see where he was going.

Down New Street went Nutting and into the messengers' entrance of the Stock Exchange.

"So he's workin' for some broker, is he?" muttered the young rascal. "Well, I owe him a lickin' and I'm goin' to give it to him."

He stood back in a convenient doorway and watched for Nick to come out.

After five minutes had gone by the boy from Westbury came out and, unconscious that the one enemy he had made in New York was lying in wait for him, started for his office.

As Nick passed the doorway, Furniss rushed out upon him, aiming a heavy blow for a point behind his ear.

Had it taken effect as was intended it is more than probable that Nick would have been badly hurt.

Just at that moment, however, the lad from the country, who was thinking more about his little stock venture than where he was putting his feet, stepped on a banana peel that some messenger boy had thoughtlessly flung upon the sidewalk.

The result was that Nick's feet flew up and he fell backward.

Furniss had launched out his fist with all his strength, and, as it hit nothing but air, he was overbalanced, and he tripped over Nick's falling body and shot forward upon the cobblestones.

His forehead came into collision with a stone that happened to be higher than the others, and, as the stone was the harder of the two, Furniss saw more planets and stars than ever in his life before.

In fact, it knocked him out for several moments, during which Nick picked himself up and then regarded the fallen rascal with great astonishment.

Several men and boys had witnessed the incident, and the boys set up a shout of derision and hurried up to see the outcome of the affair.

Nick alone was unaware that he had narrowly missed becoming the victim of a treacherous onslaught.

"Dat feller came mighty near doin' youse up," said a very small A. D. T. messenger.

"I don't understand you," replied Nick, in some surprise.

"Don't you know dat he tried to slug youse?"

"You're fooling," replied Nutting.

"Not on your life I ain't foolin'. He swung a right-handed jolt at you just as you went down, and den he tripped and struck his nut on a cobble. He rushed out at you from dat doorway. I t'ought he was goin' to kill youse,

de way he went for you. He ain't got no more dan was comin' to him."

"Why, I've seen that chap before," ejaculated Nick, now recognizing his enemy. "Blessed if it ain't the boy I floored in an Exchange Place office building the day I came to New York. If it hadn't been for that scrap I wouldn't have got a job in Wall Street."

Furniss sat up with a pained and puzzled look on his countenance.

Gazing around, he saw Nick looking at him.

"I'll fix you for that, see if I don't," he growled darkly, for he had a dim notion that the country lad was responsible for the bump he got on the forehead.

"What's the matter with you?" asked Nick. "I haven't done anything to you."

The young rascal scrambled to his feet with a belligerent scowl.

He seemed undecided whether to sail into Nick then and there or not.

A ring of spectators began to thicken about them, for it looked as if there was going to be a scrap.

The crowd was disappointed, however, as the rude jolt Furniss had received had knocked the fight out of him for the time being, at least, while Nick, on his side, was not looking for trouble.

He would not withdraw, though, until the other had made the first move.

"I'll get square with you yet," threatened the ex-Maritime Exchange messenger, feeling of the painful lump that had appeared on his forehead. "I'll do you up for keeps at the first chance I get—you can bet your life on that." And with these words he pushed his way through the circle of spectators, some of whom jeered him, and walked off down New Street, while Nick went off in the other direction, not quite satisfied in his own mind as to what had happened to his former opponent.

CHAPTER VIII.

NICK PICKS UP A TIP.

Three o'clock came, and the Exchange closed before Nick had decided whether he would sell his stock or not.

The closing quotation was 112, and the prospect that it would go higher on the following day was good.

Nick was off at half-past three, and he went around to the bank in Nassau Street with a half-formed intention to close out the deal.

He got into conversation with one of the small speculators in the waiting-room, and this person assured him that Michigan Northern was almost certain to go up to 120 next day.

That encouraged Nick to hold on a while longer.

The stock opened at 113 next morning and at eleven o'clock was going at 116.

"It's going to 120, all right," thought Nick, when he saw the quotation on the office ticker.

Five minutes later he got a different impression.

A couple of brokers came in to see Mr. Chiswell, and while they were waiting their turn for an interview they got to talking about the excitement in Michigan Northern.

Nick heard one tell the other that he was looking for a break in the market at any moment.

He added that Michigan Northern was topheavy, and that when the slump set in it would go down with a crash that would do up a great many of the speculators.

Knowing that the speaker was a broker of long experience and good standing in the Street, his words gave Nick a big scare.

He wanted to run around to the bank at once and order his shares sold, but did not dare to do that without permission.

He asked the cashier if he could get off for a few moments, but that gentleman replied that Mr. Chiswell was liable to call for him at any moment to carry an important message, and it would not do for him to let him off.

It happened that the broker rang for him while he was talking to the cashier, and when he went inside he found a note waiting for him to carry to the Vanderpool Building, and that settled any chance of his going to Nassau Street right away.

When he got back Mr. Chiswell was out, and he repeated his request to the cashier.

"Is it important?" asked Mr. Edwards.

"Yes, sir."

"Very well. You may go, but don't remain out long."

Nick snatched up his hat and made a bee-line for the bank on Nassau Street.

He made pretty fast time and arrived flushed and almost breathless.

"What's the excitement?" asked the margin clerk, with a grin, as he appeared in front of the window.

"I want you to sell my ten shares of Michigan Northern right away," fluttered Nick.

"All right. It will be done inside of ten minutes."

"Don't lose any time," said Nick, anxiously.

"What's the matter? Are you afraid the market is going up?" smiled the clerk.

"Yes, sir. It's liable to go up any minute."

"Who told you that?"

"I heard a couple of brokers talking about it."

"Oh, you mustn't believe all you hear," laughed the clerk, going to the 'phone and sending an order over to the bank's representative at the Exchange to sell ten shares of Michigan Northern at the market.

"Did you sell it?" asked Nick, who still hugged the window.

"It will be sold in five minutes," replied the margin clerk, and Nick went away with a big load off his mind.

Half an hour afterward the slump set in, and Michigan Northern went to pot with a crash, and a panic ensued at the Exchange.

Nick was out on an errand at the time and did not learn about it till he got back to the office, when he saw by the excitement among the crowd of customers around the office ticker that something unusual was on the tapis.

He asked one of them what was the matter.

"The market has gone to smash," was the startling reply.

"Well," thought Nick, "I guess I did not get out any too soon. I had a pretty close shave. I'll have to study the market before I take any more chances. Why, I might have lost every cent of that hundred dollars. What would Nellie have said?"

Next day he got a statement of account from the bank and found that his ten shares had been sold for 117½ and that he had made one hundred and seventy-five dollars.

"That's first class," he mused, with great satisfaction. "Nellie and I are now worth one hundred and fifty dollars apiece. I tell you, there is money in stocks, if one only knows how to pull the strings right. With me it was a case of sheer good luck. No more deals for me until I am able to tell where I am at when I go into one."

So from that day Nick applied himself in his spare moments, to the study of the science of stock speculation.

Although he found many temptations during the next six months to take another shy at the market with the three hundred dollars in the savings bank, he resisted them.

He often talked to Miss Haley, the stenographer, about the chances of picking up easy money in the market by persons who had learned the ropes, but she generally shook her head over the subject, and constantly advised him to let stock speculation alone, no matter how much knowledge he acquired about Stock Exchange methods.

"Why, Nick, the oldest and most experienced traders are caught napping once in a while," she would say to him. "Many a shrewd broker has been sent to the wall by a single deal that found him on the wrong side of the market at the critical time. And that, too, after he had played the game successfully for a hundred or more times. Take my advice and keep out of it."

One day, after Nick had been nine months with Broker Chiswell, and was considered one of the smartest messengers in Wall Street, Mr. Edwards, the cashier, sent him over to the office of Morris & Hutchins, in Exchange Place, where his friend, Dick Hudson, still held the post of messenger, to deliver a note of some importance that required an answer from Mr. Morris.

"Mr. Morris isn't in, Nick," said Dick, when he stated the object of his call. "He's over at the Exchange whooping things up."

"Then I'll have to go there," said Nick. "Mr. Chiswell is laid up with a severe cold, and I guess your firm is attending to his orders. At any rate, this note has to be delivered right away, and I've got to carry a reply back to the office."

"All right. I'll see you later," said Dick, as his friend started for the door and then glided down the corridor to the elevator.

In five minutes Nick was in the Exchange and one of the attendants was looking about for Mr. Morris.

While Nick was leaning on the railing two brokers came in that way, and the boy overheard one of them say, as they passed on into the enclosure, "C. & B. is certain to go to 68 before the end of—"

That was all he heard, but it stirred up his wits.

The speaker he recognized as one of the solid men of the Street, and when such a man made a statement it was presumed to carry some weight.

"So Mr. Jessup is sure that C. & B. will go to 68 before the end of—this week, I judge he said, though I didn't hear him say so. I wonder what C. & B. is ruling at now? I'll find out when I get back to the office. It looks to me as if I had accidentally stumbled on to a real tip. Maybe I can make something out of it."

Nick delivered his note, got his answer, and hurried out of the Exchange.

As he was passing a New Street quick-lunch house he ran into his fellow-boarder, Mr. Gilson.

The margin clerk stopped him.

"I can't talk to you now," protested Nick. "I'm in a hurry to get back to the office."

"It seems to me you're always in a hurry," replied Gilson, still holding him tightly by the arm.

"That's what I'm hired for," replied Nick. "And I make it a point to deliver the goods."

"Oh, you're too conscientious," sneered Gilson. "You can fill the bill without overdoing the matter."

"I think a messenger can't be too conscientious in the execution of his duty. A great deal depends on his activity sometimes, and he never can tell when a let-up on his part may cost his employer a good deal of money."

"It appears to me that you are a model messenger boy," replied Gilson, with another curl of his lips.

"I don't claim to be better than any other. I simply try to do my duty the best I know how. That's all there is to it," and Nick tried to release himself.

"Do you ever pick up any tips?" asked Gilson. "I'm willing to pay you ten dollars for one at any time."

"Produce your ten dollars and I'll give you one now."

"You're joking, aren't you?" said Gilson, incredulously.

"I never joke on serious matters. Ten dollars is a serious matter. Hand it over and the tip is yours."

"What is your tip?" asked the margin clerk, with some interest.

"Nothing doing unless I see the money."

Gilson put his fingers in his vest pocket and hauled out a tenner.

"There, you see it. Now what is the tip?"

"Hand it over and I'll tell you."

"What do you take me for?" laughed Gilson. "How do I know that your tip is worth anything, or whether you might not be fooling me?"

"All right," replied Nick, indifferently; "you don't have to buy. Let go of my jacket, please."

"I'll give you five dollars, and if the tip is worth anything, then I'll give you the other five dollars."

"No you won't. Ten dollars, or no tip."

Gilson, however, shook his head, whereupon Nick managed to break away and start up the street.

"I wonder if he really has a tip?" thought the margin clerk, looking after the boy. "He's a pretty straight young fellow, and I don't think he'd fool me. I'm sorry I didn't give him the money and take my chance. Well, I'll see him to-night at supper and have a talk with him about it."

In the meantime Nick reached the office, delivered Mr. Morris's reply to the cashier, and then returned to his seat in the reception-room and took up the Wall Street Indicator.

Consulting the previous day's stock quotations, he found the C. & B. had closed at 59.

Looking over a file of the paper, he noted the fact that for a month C. & B. had not been above 60.

Then he looked over the tape and saw a dozen transactions in the stock that morning at prices ranging from 59 to 59½.

"I wonder if a pool has been formed to boom that particular stock?" he asked himself.

He went into the counting-room and told Miss Haley what he had heard the broker say about C. & B. going to 68 before the end of the week.

The stenographer would not encourage him to take any chances on the strength of such a tip, so he returned to his chair to think it over.

He watched the ticker closely until the Exchange closed for the day, and saw that there had been an unusual number of sales of C. & B., the last at 60.

When he left the office, half an hour later, he ran around to see Dick and met him coming out of the office building.

He told him about the tip and asked him what he thought about it.

"I think it's a good one," said Dick. "I've got money enough to collar ten shares and I'm going to buy 'em in the morning. I'd advise you to buy as many as you can raise the margin for and then sell out at 68."

Nick thought the matter over on his way home and decided to take the risk.

Next morning he found a chance to draw his money from the bank, and he bought fifty shares of C. & B. at 60.

CHAPTER IX.

NICK'S SECOND BID FOR A FORTUNE.

Nick, having a personal interest in the stock market once more, kept a sharp eye on the ticker all morning, whenever he was in the office, or got a chance to look at the tape in some other office, and he saw that transactions in C. & B. at the Exchange continued to grow in volume, and that the price, by degrees, advanced to 61.

This was encouraging to him.

"I may say I have made fifty dollars this morning—that is, almost. Perhaps I shall be twice as much as that ahead by three o'clock."

The final quotation of C. & B. that day was 61½, and Nick was satisfied that his prospect of making another stake was pretty good.

That evening Gilson cornered him on the stairs and spoke to him about the tip.

"I'll give you a tenner for it," he said. "Come up to my room."

"It's worth more than ten dollars now," replied Nick.

"How do you make that out?" said Gilson.

"Because I've a better evidence of its value than I had when I saw you yesterday on New Street. I had just got hold of it then, and I offered it to you on the spur of the moment. If you'd taken me up at the time you could have had it for ten dollars. Now the price is twenty dollars."

"Oh, you go to grass!" exclaimed Gilson, in a tone of disgust. "What do you want for a tip, anyway?"

"What I think it's worth."

"But do you expect me to pay you twenty dollars for a pig in a bag?"

"No. You don't have to."

"I'm willing to give you ten dollars and take all the risk."

"No. Come to think of it, the tip is easily worth a hundred dollars. I'm giving it to you cheap at twenty dollars."

"I'll tell you what I'll do. I'll give you ten dollars down and the other ten dollars if I make something out of it."

"No. I'm not anxious to sell it."

"Why, you chump, if you don't sell it you won't make anything out of it."

"That doesn't worry me any."

As Gilson would not give over ten dollars, there was no trade, and the margin clerk went off in a huff.

Next day C. & B. began to attract some attention at the Exchange, and there was considerable general buying, which sent the price up to 64, at which figure it closed for the day.

Nick then went in and told the stenographer that he had bought fifty shares of C. & B. at 60 and that it was now listed at 64.

"You're a great boy," she smiled. "Did you put up all the money you have?"

"Yes. Every cent."

"Half of it belongs to your sister, doesn't it?"

Nick nodded.

"Do you think that's fair to her?"

"Yes; because if I win she gets half of the profits."

"Well, I hope you will come out all right, but you are taking a great risk."

"Nothing ventured, nothing won," replied Nick, with a laugh.

"That's all right," she answered, "but Wall Street is about the worst place in the world to put that idea in practice."

"I came out a hundred and seventy-five dollars ahead before, and I didn't know anything more about the stock market than a donkey."

"The more you think you know about a game of chance, sometimes, the worse you're off, for you're apt to take greater chances."

"Well, I mean to hold on to C. & B. till it hits 68, and then I'm going to sell quick."

It happened, however, that when the stock reached that price, next day, Nick was uptown at his employer's home.

When he got back C. & B. was quoted at 69.

He found no chance to go to the little bank on Nassau Street until after the Exchange had closed, and then C. & B. was 71.

On his way there he met Gilson coming out of the office building where he worked.

He had a handkerchief to his jaw and looked unhappy.

"What's the matter? Got a toothache?" asked Nick.

Gilson nodded.

"Going to a dentist?"

Another nod.

"You missed it by not buying that tip," said Nick.

Gilson growled out something.

"I'll give it to you for nothing now," continued the boy.

"My tip was to buy C. & B. and hold it till it reached 68. Well, it's done better than that. It's 71 now."

"Bah!" snorted Gilson. "I don't believe you had any tip on C. & B."

Just then Nick saw Dick Hudson approaching.

"Don't you? Just watch me prove it. Hello, Dick, come here."

Dick came up.

"Did I say anything to you about C. & B. three days ago?"

"Sure you did," replied Dick, promptly.

"What was it?"

Hudson repeated the substance of the conversation.

"What was C. & B. selling for then?"

"At 59½."

"And now it's 71. Did you sell your ten shares?"

"Yes, at 68½. Sold your fifty?"

"Not yet, but I'm going to give the order now. Are you satisfied, Mr. Gilson?"

The margin clerk was satisfied that he had lost a good thing, and he began to abuse Nick for not taking the ten dollars and trusting him for the other ten.

By the time he finished he discovered that his tooth had stopped aching, and he decided that he would not go to the dentist's.

Dick accompanied Nick to the little bank and waited until his chum had transacted his business with the margin clerk.

Then they walked up Nassau Street together as far as the Bridge entrance, where Dick took a car for his home in Brooklyn.

Nick's fifty shares were sold when the market opened next morning and went at 71½. Consequently, when he re-

ceived his statement he found that he and his sister had jointly made five hundred and fifty dollars.

After his first transaction in Michigan Northern he had written Nellie that he had more than doubled her money in the stock market, and she had written back that she was delighted to hear it.

Now he was tickled to think that he had still better news to send her.

He felt so good over his second success that he took his check and statement in to Miss Haley and showed them to her.

"What have you to say to that, Miss Haley?" he asked triumphantly.

"I think you're an uncommonly lucky boy," she replied, with a smile.

"That's the advantage of getting hold of a tip," he said.

Nick had no further interest in C. & B., but he watched it, nevertheless, to see how high it would go.

It reached 74 that day, but on the following day declined to 71.

By the end of the following week it was down to 63, and there it appeared likely to remain.

Those who bought it at high-water mark lost money, while those who bought it below 70 and sold out before the decline did very well.

"If I had been able to buy a thousand shares," remarked Nick to himself, "I would have made a bunch of money. Some day maybe I'll have enough money to make a good haul."

As it was, Nick congratulated himself that during the short time he had been in Wall Street he had expanded his original deposit of one hundred and twenty-five dollars into eight hundred and fifty dollars.

"If I can keep on doing as well I shall make an heiress out of my sister by and by. It's a good thing that I came to New York. There may be a million people out of work here all the year around, but I guess there's a chance for a newcomer to get on, just the same. At any rate, I think I've proved it, for I haven't been a whole day out of work since I came here."

CHAPTER X.

NICK MAKES HIS THIRD SCOOP ON THE MARKET.

As soon as Nellie Nutting received her brother's letter acquainting her with the fact that he had made another successful venture in the Wall Street market, and that their united capital now amounted to eight hundred and fifty dollars, she wrote right back and said that she wanted to come to New York, so that she could be near him, and get a position herself in the metropolis.

It happened that Mrs. Jarvis, Nick's boarding-house missus, had a vacant hall room, so the boy engaged it for his sister, and sent her fifty dollars with which to settle

any debts she owed in Westbury and to pay her way down to the city.

On the appointed day he met her at Weehawken and brought her to his boarding-place, in West Forty-fifth Street.

As she was a very pretty girl, her appearance at the dinner-table that evening created something of a sensation.

Mr. Gilson was particularly struck, but Nick did not introduce him to his sister until the meal was over, and the margin clerk followed them out into the entry, so that the boy was obliged, through sheer politeness, to do so.

"Take the chair, Nellie," said Nick, when she reached his room.

"And where are you going to sit?" she asked.

"Oh, the bed is good enough for me," he answered.

"My goodness! This is an awful small room."

"Yes, I've seen larger. Yours isn't much bigger."

"It doesn't look much larger than a good-sized closet."

"That was my idea of this one when I saw it first, but I've got used to it and don't mind it at all. Well, Nellie, what kind of a position are you going to look for?"

"I thought I'd like to learn to be a dressmaker or a milliner."

Nick shook his head.

"I wouldn't, if I was you. Learn to be a stenographer and get an office position downtown in Wall Street."

"I wish I could, but——"

"Come now, no buts. Just put on your hat and come with me over to a Broadway commercial school. They have both day and evening sessions. We'll make arrangement for you to take the day course of shorthand, typewriting and bookkeeping. I'll put up the price and pay your board while you're learning. In three or four months you ought to be able to work yourself into a job. I'll ask Mr. Chiswell to interest himself in getting you a place when I think you're able to fill the bill. Then we can go and come from work together, and I can kind of keep an eye on you."

"That would be nice," said his sister, with sparkling eyes.

So they started off for the school that Nick had in his mind.

He paid for a full course of instruction in the branches he had outlined and next morning Nellie started to fit herself for an office position.

She was a bright, clever girl, and made rapid progress as the days went by.

In the meantime Nick was on the lookout for another chance to increase their combined capital, which Nellie's advent in the city had reduced by one hundred dollars.

It was not long before he noticed that, for some unknown reason, a certain gilt-edged stock was selling low in the market—much lower than he believed was justified by the company's reports.

So he bought one hundred shares at 52, on the usual ten per cent. margin.

It happened, though he was not aware of the fact, that a pool had been formed to boom this very stock, and the

brokers employed by the combine had been using every trick known to Wall Street to depress the stock, the name of which was M. & N., so that they could gather in large blocks of it at bed-rock prices on the quiet.

Nick bought the shares when it was at its lowest point, and he soon had the satisfaction of seeing it begin to rise, little by little, to its former standing of 60.

As soon as it reached that figure the boy began to consider about selling out and taking his profit.

The market, however, beginning to take on a decided bullish aspect, he decided not to be in a hurry, as he figured that M. & N. would probably go still higher.

Nearly all the stock along the line improved during the ensuing week, and M. & N. went to 64.

Nick thought that it had pretty nearly reached top-notch, and was quite unprepared for the sudden interest that the traders took in it on the following Monday morning, owing to certain reports that the capitalists interested in the pool managed to get published in the Sunday newspapers.

When the Exchange opened for business on Monday a crowd of eager buyers gathered around the M. & N. stand-ard and began bidding for the stock.

The bulk of the floating shares having already been acquired by the syndicate, the stock was hard to get.

So little of it came to the surface that the price rose from hour to hour, until at three o'clock 72 was bid, with 73 asked.

Next morning when a certain broker offered 73 he found that there was no rush on the part of holders of M. & N. to accept, and consequently by noon there was a dozen brokers offering 78, with few sales even at that price.

Nick met his friend Dick Hudson on the street, and they got to talking about the unexpected developments in M. & N.

"You can take my word for it that there's a combination of moneyed men at the bottom of it. They've practically cornered the stock, otherwise, it wouldn't be so hard to get."

"I've begun to think so myself. I bought one hundred shares when it was away down at 52, and now I'm figuring on selling out at the present high price."

"I'd sell right away if I was you. You bought at 52, you say. It is now 78, or was fifteen minutes ago. That will give you a clear profit of over twenty-five hundred dollars. You ought to be satisfied with that."

"I agree with you. After I take this note up on Broadway I'll stop at the bank on my way back and order the shares sold," said Nick.

Half an hour later the young messenger entered the Nassau Street bank and told the margin clerk to sell his one hundred shares.

They were snapped up at 78½, and next day Nick received a check for twenty-five hundred dollars, in addition to the amount of the margin he had put up.

"Well, sis," he said to Nellie that evening after supper, "you and I are getting rich fast."

"How is that?" she asked inquisitively.

"I've been taking another shy at the market."

"Have you? And did you win?"

"I should say I did. The other day I noticed that M. & N. was uncommonly low down in price. I said to myself, that stock is bound to go up as soon as the general market picks up, so I bought one hundred shares of it. I'd have bought more if I could have afforded to. The market did improve and the stock went up, as I thought it would. Just when I was getting ready to sell out a boom set in that carried the price away up. Yesterday I thought it had gone high enough for me, so I unloaded. I, or rather we—for you are my partner, as I began by using your money with my own, and consequently it was only fair that, having shared the risk, even without your knowledge, you should share the profits as well—we have cleared twenty-five hundred and fifty dollars."

"Twenty-five hundred and fifty dollars!" exclaimed Nellie, to whom such a sum looked like a small fortune. "You don't mean that, Nick?"

"I certainly do mean it. Our combined capital now amounts to thirty-three hundred dollars. In a word, Nellie, you're worth at this minute exactly sixteen hundred and fifty dollars."

"Oh, Nick, is it possible?"

The boy laughed at her astonishment and delight.

"Why, we're rich, aren't we?"

"Rich! Hardly, sis. We're just nicely fixed for young people of our age and inexperience."

"Have you put it in a bank?"

"No. It's in an envelope, addressed to myself, in our office safe."

"Do you think it's perfectly safe there?"

"Sure it is. Now, sis, you can either let your share remain with me, to use as I think best, or you can have it to-morrow to put in a savings bank to your own credit."

"I think I'll let you keep it, for it seems to prosper best with you."

"I think it does, too; but, still, I might make a mistake and lose the whole of the money at one swoop."

"Perhaps you had better let me have the three hundred dollars and you can use the three thousand dollars. Then, no matter what happened, we would still have something to call upon."

"All right, Nell. I'll bring you home three hundred dollars to-morrow night and you can put it into the Dime Savings Bank."

He was as good as his word, and on the following day Nellie Nutting opened an account in her own name in the savings bank.

Nick also told Miss Haley of his third slice of good luck in the market, and she once more congratulated him.

"I suppose you'll keep on till you run against a snag and lose it all in a lump. That's about the way people do who are successful a few times running in Wall Street," she said.

"I hope I shall prove myself an exception," replied Nick, laughing.

"I hope you will, but I have my doubts. It seems fool-

hardy to me for a boy like you to risk his savings, or earnings, in this Wall Street game, when older, and shall I say wiser, heads are losing their money at it every day in the year."

"Don't you mind, Miss Haley. I am simply making a bid for fortune. To make easy money one has to take desperate chances. It may be foolish in me, but I seem to be built that way."

"I see," she laughed. "You have the fever bad."

"What fever?"

"Why, the Wall street fever, of course. If I had your three thousand dollars I'd put it in the bank and let it stay there. But of course you won't do that. Now, when are you going to introduce me to your sister? Why don't you bring her down some day?"

"I mean to. Then we'll all go to Delmonico's for lunch."

"Delmonico's, indeed! Will nothing less expensive suit you?"

"Well, there's a nice restaurant on Beaver Street that will perhaps answer as well. May I count on you? I'll get my friend, Dick Hudson, to come along, and then there'll be four of us."

"I'll consider the matter," she replied, with a smile.

Her manner, however, implied that she was not averse to the proposition; so Nick was satisfied that she would go when the time came.

CHAPTER XI.

WHAT NICK OVERHEARD IN THE WOOD.

Ever since the day that Nick met Mr. Gilson on Wall Street with the toothache, on his way to the dentist, and, in reply to Dick Hudson's question of whether he had sold his fifty shares of C. & B. stock, his incautious admission that he had not, but was about to do so, Gilson, satisfied that the boy had made several hundred dollars out of the deal, had been trying, on one excuse or another, to negotiate a loan from him.

Gilson, though he received a fair salary, was generally hard up for ready money, owing to his efforts to cut a splurge and give the impression that his income was much larger than it really was.

As far as clothes made the man, he presented a creditable figure, for he wore only made-to-order garments of the best and most stylish material he could afford.

His ties and scarf-pins were always up to date, and the dapper appearance he cut impressed Mrs. Jarvis to such an extent that she was accustomed to trust him frequently for board when he could not come up with the money on time.

Gilson spent his evenings at various sporty resorts, where he met and hobnobbed with kindred spirits, who maintained a similar kind of front by all sorts of devices, some of which would not have stood the light of a close inspection.

One of their chief recreations was to play cards, smoke fair cigars and drink alcoholic stimulants.

The card-playing was more with an idea to profit than mere pleasure.

The most expert at this usually got away with the majority of the "pots."

Gilson, not being as good at poker and pinochle as many of his cronies, lost oftener than he gained, and this fact was probably the principal reason why he was so frequently at the end of his wits for the cash to keep his end up.

Because Nick had no confidence in him, and therefore would not lend him money, Gilson was down on him.

He also despised Nick because the boy refused to indulge in the nightly pastimes that he himself followed.

His original plan had been to initiate Nick into his own set and then do his utmost to fleece him out of his spare change.

He failed, because Nick was not built that way.

One Sunday afternoon, soon after Nellie Nutting had been graduated from the commercial school and had secured, through Mr. Chiswell's good offices, a position as a stenographer and bookkeeper in an asphalt company's employ in a big Nassau Street office building near Wall Street, her brother proposed to take her, along with Dick and himself, over to New Jersey for a trolley ride.

It was a fine early summer day, and she readily agreed to go.

Dick, who had taken quite a fancy to his friend's pretty sister, was delighted to have her along.

So they took an elevated train for the Desbrosses Street ferry and were soon on board of a trolley car on the other side of the river, speeding toward the town of Newark.

The young people enjoyed the ride hugely, and went for some distance beyond Newark.

Here the country aspect of the vicinage put Nick and his sister in mind of Westbury, and the trio strolled some little distance from the trolley line.

Finally they sat down to rest on a big stone on the edge of a small wood.

"I wonder where a fellow can get a drink?" said Nick, presently.

"There are no saloons around here, and if they were they would not be open on Sunday," grinned Hudson.

"Oh, you get out!" laughed Nick. "You know what I mean. I want a drink of water."

"I thought maybe it was beer," chuckled Dick.

Nellie laughed, for she knew her brother's friend was on'y joking.

"Well, I'm going to hunt up a house and ask for a drink," said Nick, getting up. "I'll leave you to entertain Nellie."

"I'll try to fill the bill," replied Dick.

"All right, Dick; but cut out love-making, for I don't want to lose my sister yet a while," laughed Nick.

"Why, the idea!" blushed Nellie. "Aren't you ashamed to make such a remark?"

Dick flushed up, too, for it was rather embarrassing to

have the suggestion made in the presence of so charming a young lady.

Nick grinned and walked off down the road, expecting to find a house at the corner of the wood.

When he reached that point he saw one about a quarter of a mile ahead, around the turn of the road.

He walked to the place, knocked on the door, and asked for a drink, which was readily handed to him.

Thanking the woman of the house, Nick started to return to the place where he had left Dick and his sister.

"I guess I'd better make a short cut through this wood. It will save time," he said to himself.

Accordingly he took a well-worn path and was soon threading his way through the leafy ten-acre lot.

He had penetrated about halfway through the wood when he heard the voices of two men, and one of them seemed familiar to him.

The sounds came from a thick clump of bushes.

The thick turf deadened the sound of Nick's footfalls, and his approach was not noticed by two well-dressed men seated on a dead tree-trunk within the dense ring of shrubbery.

One of these men was Gilson, and it was his voice that struck with a familiar ring on the boy's ear.

Curiosity to see if it really was Gilson induced Nick to stop and peer through the overgrowth that surrounded the two men.

It was Gilson, sure enough, and he held across his knees a japanned tin box, from which he had just removed a covering of newspaper.

"So the bonds you spoke of are in that box?" said Gilson's companion.

"Yes. Ten of them, of a market value of ten hundred and sixty dollars each."

"But can you turn them into cash?—that's the important question."

"I think so, if the attempt is made right away. They are not likely to be missed for some little time to come, unless Mr. Mandelbaum or Mr. Slewsky should take it into their heads to make an inventory of the contents of the vault."

"How do you expect to get rid of them? I can't wait an indefinite time for that money you owe me, and I don't care to take the bonds as security for the debt, for if their loss should be discovered they would become useless, so far as I am concerned."

"It wouldn't do for me to try to sell them in New York. That's too near home. I might have to answer questions that would place me in a bad light."

"Then what do you mean to do—take them to Philadelphia or Boston?"

"I would if I could leave town, but I can't. My idea is for you to take them to Boston and hypothecate them for as much as you can get."

Oh, come now, Gilson; I don't propose to make myself a cat's-paw to draw your chestnuts out of the fire."

"Come off, Fletcher! I'm not trying to make a cat's-paw of you."

"What else do you call it, when you ask me to take all the risk of turning the securities which you have stolen into cash?"

"Not so loud, Fletcher. I'm going to put the thing to you as a business proposition. I owe you a debt of honor—three hundred dollars lost at cards—which I can't pay. You want the money. Very well. I took these bonds on the chance that I could make a deal with you. If I can't do it, I'll return the tin box to the vault to-morrow morning."

"What is your proposition?" asked Fletcher, with a show of interest.

"It is this: You take the bonds to Boston. They aggregate in value ten thousand six hundred dollars. Go to some good bank, represent yourself as a small capitalist, and request a loan of eight thousand dollars on them for thirty days. You can disguise yourself with a beard of some kind and make your face up to look like a man of fifty or sixty years. You ought to have no trouble. Act with great apparent frankness, and you should be able to put the deal through without risk. When you get the money come back, and we'll divide up half and half, you to cancel the three hundred dollars I owe you. That's fair enough, isn't it? You'll make four thousand dollars instead of three hundred dollars."

Fletcher was evidently taken with the proposition.

The chance of making four thousand dollars was worth considering, even if there was a bit of risk attached to it.

"When the tin box is eventually found to be missing from the vault in your office what will be the consequence? Any chance of you being suspected?"

"I suppose everybody in the office will come under suspicion and will be investigated by detectives. I'm going to soak the bulk of my four thousand dollars away in some small savings bank, under a fictitious name, and be very cautious about spending money, so as not to give any one the impression that I am living beyond my means. Oh, I'm a foxy boy, all right, Fletcher. They'll never get on to me. As for yourself, no one could ever connect you with the matter, if you are careful about your disguise in Boston. You must make yourself up to look twice as old as you really are; then you will be quite safe."

"It isn't a bad scheme. I'm pretty well strapped just now, that's why I have been pressing you for that three hundred dollars. Four thousand would come in very handy."

"Of course it would. You'll have all the advantage on your side, for, while I will have to mind my P's and Q's to avoid getting into trouble, you can spend your money as freely as you choose. On the whole, I'd like it if I could change places with you in the transaction."

"Well, I'll do it," said Fletcher, after some cogitation. "You are sure that the bonds won't be missed within a few days?"

"I can guarantee that, as it is not likely either of the

bosses will go through the vaults until the end of the month, at the soonest. I've never yet known them to do so in the middle of the month, or in the middle of the quarter, and I've been with the firm five years. It is now the tenth of June. Those bonds won't be wanted till the thirty-first of the month, when the interest coupons fall due. You have lots of time in which to work the raffle."

"All right," replied Fletcher. "But do you think I can get as much as eight thousand dollars on them?"

"Sure. Any bank will let you have seventy-five per cent. of the market value of a gilt-edge security on a short-time loan."

"I'll make my arrangements to take the midnight train for Boston at the Grand Central Station, so as to get through with the business early to-morrow and get back to town by to-morrow night. Wrap up that box again. I'll pry it open when I get home and then bury the box in the yard somewhere."

Gilson wrapped the tin box up in newspaper again and handed it to his companion.

"I'll look for you in the billiard rooms to-morrow night," he said. "If you don't show up I'll consider that you've been delayed, and I will be at the same place on Tuesday night at ten."

"All right," replied Fletcher, getting up.

Gilson did the same.

Nick Nutting, who had been an interested listener to the foregoing conversation, looked around for some spot behind which to conceal himself and thus escape observation when the men came out of the shrubbery.

It appeared, however, that the top of his derby showed above the bushes, and Fletcher, who had a sharp and watchful eye, noticed it and saw it move.

He suspected the presence of a listener at once, and, with an oath, raised the tin box and flung it over the top of the bushes.

Nick had just turned to get behind three trees that grew close together, when the flying box caught him a stunning blow alongside of the head and stretched him senseless on the grass.

CHAPTER XII.

GILSON AND HIS FRIEND FLETCHER.

"What's the matter?" exclaimed Gilson, very much astonished at his companion's strange act.

Fletcher did not answer, but sprang through the shrubbery to see what had been the result of his action.

He almost stumbled over the form of Nick Nutting, that lay directly in his path.

He uttered an exclamation of satisfaction, which was echoed by one of surprise and consternation on Gilson's part, when, following close at his associate's heels, he recognized the unconscious boy.

"Nick Nutting!" he ejaculated, aghast.

"What! You know him?" cried Fletcher, in surprise.

"Sure I do. He boards in the same house with me."

"The deuce he does! Then the game is up, and we're both in a bad box—or at least you are, for I shall make myself scarce for a while."

"What do you mean?"

"It ought to be clear enough. The boy has been listening to our conversation. Something must have aroused his suspicions to cause him to follow us out here."

"I can't see what it could be. Besides, I saw no one following us when we came here."

"The proof of the pudding is the evidence before us. This boy, you say, lives in the same house with you on Forty-fifth Street. What could have brought him 'way out here beyond Newark unless he's been following us?"

That was a poser for Gilson to solve, and he gave it up.

"He saw you carry that box out of the house, suspected there was something crooked in the wind, and shadowed you to Herald Square, where I met you. Then he followed us both here to find out what he could."

"The theory doesn't seem reasonable, Fletcher," objected Gilson. "The box was done up in paper and resembled an ordinary package. Besides, what business was it of his if I carried a dozen packages out of the house? What is there suspicious in that, anyway? No, I don't believe he followed us. He must have come here by accident. He's a great boy for taking long walks. He's been all over the Bronx on foot, and 'way above Spuyten Duyvil, too. He told me so. Take my word for it, he came out here on the trolley and has been walking around all the afternoon. He just hit this wood by accident."

"I don't care how he hit it; he's been listening to our talk, and the fat is in the fire."

"How do you know he has? Maybe he was just passing up the path when you spied him."

"I didn't spy him. I only saw the top of his hat, and from its position and movements I knew right away that the wearer was hiding behind the bushes. He was trying to get away unobserved when I shied the box at his head, and as my aim was good I laid him out. The question now is, what are we going to do? You'd better return that box to your office vault in the morning and try to raise that three hundred dollars some other way."

Gilson stared blankly at his companion and then down at the senseless boy.

"But I can't raise it any other way," replied the margin clerk.

"You must. It is impossible to do anything with the bonds now. This boy probably knows everything. We've got to try and square him somehow. If he tells what he knows you'll lose your job so quick that it will take your breath away."

"I don't believe we can do anything with him if he has heard what we were talking about," replied Gilson, gloomily. "He and I don't pull together. He's one of those confounded particular chaps that won't do a thing that ain't just regular."

"Goes to church and Sunday-school, eh?"

"I ain't sure that he does, but he acts as if he was very good. I hate those kind of people. They make me tired."

"Don't you think he could be induced to hold his tongue, if you agreed to return that box to your office vault?"

"I think it is doubtful. He'd consider that it was his duty to call on Mandelbaum & Slewsby in order to warn them against the kind of chap their margin clerk was."

"If he's that kind of chap he ought to be chucked into the river," said Fletcher, in a tone of disgust.

"I wish there was some way that we could keep him a prisoner until we realized on the bonds. Then I'd be willing to chuck up my job and skip out West somewhere. I'm tired of working on a small salary, anyway. Four thousand dollars would set me up in the Nevada gold diggings, for instance, and I don't believe any detective would come hunting for me out there. Can't you think of some way of fixing this chap for a few days?"

"Well," replied Fletcher, "if it was only dark now we could carry him over to Peter Furniss's roadhouse. Peter is a friend of mine, and he'd do me a favor if he could. He'd find a quiet lodging in his cellar for this young man for a week or so if I put the matter up to him."

"Would he?" asked Gilson, eagerly. "That would be just the thing. How far is his roadhouse from here?"

"Not half a mile."

"Well, we can wait here till it gets dark. It is sundown now. We won't have so long to kill time."

"Suppose this boy comes to his senses before we're ready to move him? He may give us trouble."

"We can bind his arms and gag him with our handkerchiefs. That will keep him quiet."

"All right," agreed Fletcher.

So Gilson and his companion sat down near where Nick lay stretched out on the turf, and while they talked together in a low tone of their plans with regard to raising the eight thousand dollars on the bonds in the tin box they watched the boy for signs indicating his return to consciousness.

In the meantime Dick Hudson and Nellie Nutting sat on the big stone and talked upon different subjects, until the girl remarked that her brother had been an unusually long time away.

"That's so—he has," admitted Dick. "He must have gone some distance for that drink of water."

"I wish he'd come," said Nellie, a bit anxiously. "It's getting late, and we ought to be on our way home by this time. I believe the sun has gone down. We'll have to get our supper at a restaurant, for it will be after seven by the time we reach New York."

Fifteen minutes more passed, and still there was no sign of Nick.

"Where can he have gone?" said Nellie, beginning to feel almost alarmed over her brother's continued absence.

"You know as much about it as I do, Miss Nellie."

"Do you think he could have got into any trouble?"

"Why, what trouble could he get into?" said Dick.

"It seems to me something must have happened to him,

or he wouldn't stay away so long. Let us walk up the road a bit."

Dick had no objections, so they walked to the corner of the wood, from which point they saw the house where Nick had got the drink of water.

"Let us go as far as that house, at any rate," said Nellie. "Perhaps the people could tell us if he went straight on up the road."

"If he stopped there, and the people are home, he surely would have got the drink, and then he would have had no reason to go any further."

"He must have gone further, or he would have been back long before this," said Nellie, feeling very much disturbed.

Dick could not help but admit that Nick's lengthened absence was rather singular, and he wished that his friend would turn up, for darkness was approaching and they were nearly a mile from the trolley road.

They walked to the house where Nick had got his drink, and Dick knocked at the door and inquired if a boy had called there an hour or so before for a drink of water.

"Yes," replied the woman. "I gave him a drink."

"Did you notice which way he went then?"

"I think he went down the road."

"We've been waiting for him at the other end of the wood for a whole hour. If he had gone down the road we should have seen him."

The woman, however, could not give any more explicit information, as she had not paid any attention to Nick after he went away.

Dick and Nellie held a consultation and then walked back to the stone.

As it was now growing dusk, Dick said that they had better walk on toward the trolley.

"Nick may overtake us, or we may find him there waiting for us to come on."

By the time they reached the trolley crossing it was almost dark, but they did not see Nick around.

Nellie now showed evidences of distress and alarm.

Dick did his best to comfort her by assuring her that her brother was well able to look out for himself, and that whatever was the cause that detained him, he would surely turn up all right.

They let several cars pass by, but, as it was now dark, Dick said they had better start for New York and not wait any longer in that lonesome spot.

Nellie tearfully acceded, but during the trip to Newark, and on to Jersey City, she was silent and depressed, and nothing that Dick could say had much effect in cheering her up.

They crossed the ferry and Dick took her home by the elevated.

She refused to go to supper with him, for she had no appetite now to eat.

So Dick left her at the boarding-house and went to a restaurant himself, wondering where Nick had taken himself off to, or whether he had really got into some trouble away out in New Jersey.

CHAPTER XIII.

NICK FINDS HIMSELF IN A TIGHT FIX.

When Nick Nutting came to his senses he was rather astonished to find himself in the dark.

He was lying at full length on a couch made of old gunnysacks, in one of the corners of a stone cellar, but he was not immediately aware of this fact.

All he realized was that he was lying down, and that the place was uncommonly dark.

He sat up and looked around him.

That it was night struck him as a fact; that he was not in his little five by eight hall bedroom at the boarding-house seemed another fact.

Naturally his first confused exclamation was, "Where am I at?"

By degrees recollection asserted itself—vaguely at first, then more clearly.

The last thing he could call to mind was listening to a conversation between Gilson and a man whom his fellow-boarder addressed as Fletcher.

It related to the disposition of some bonds contained in a tin box that had been surreptitiously taken by Gilson from the vault of the office where he was employed.

While Nick had no great opinion of the margin clerk, he never suspected him as capable of anything crooked.

He was therefore much surprised to find that Gilson was to all intents and purposes a thief.

But what puzzled Nick was to fill up the interval between the conversation and his present singular situation.

What had happened to him?

He was conscious of a dull pain in his head, and instinctively putting his hand up to the seat of the trouble he found that his head was bandaged.

"That's funny," he muttered, with all the gravity of a Chinese mandarin. "How did I get hurt? Who put that cloth around my head, and where am I, anyway?"

He got on his feet, and, his eyes being accustomed to the gloom, he made out that he was in a good-sized room that appeared to have no windows.

Stretching out his hand, he touched the rough surface of the stone wall.

"Why, I'm in a cellar," he cried. "How did I get here?"

Finally he bethought himself of the matchesafe he carried in his pocket.

He struck a light, and when the match flared up he looked around.

Truly it was a cellar—a low-ceiled, cobwebby, dirty place, littered with old barrels, boxes, and other junk of a similar nature.

A short, wide stairway led to a closed trap in one corner.

"Upon my word," said Nick, "this is a fine hole—for rats."

After thoroughly investigating his surroundings he was satisfied the only way out was by way of the stairs and trap.

So he walked up the stairs and tried to push open the flap above.

It would not budge.

"Am I a prisoner?" he asked himself, with some concern.

Apparently he was, so he returned to his couch of gunnysacks to reflect upon his position and to await developments.

In the course of an hour he heard heavy footsteps moving across an uncarpeted floor overhead.

After a time the trap was lifted, and a pair of legs, followed by a body and a head, came down into the cellar.

By the light of a lantern carried by the intruder Nick saw that his visitor was a burly youth.

The boy advanced straight toward him, and when close enough swung the lantern aloft.

The light fell alike on Nick's countenance and the newcomer's.

The young Wall Street messenger was surprised, and not a bit pleased, to recognize the boy as Joe Furniss.

"Oh, you've come to your senses, have you?" chuckled Furniss, in no friendly way. "Took you a long time to get over that little crack on the nut."

"So it's you, is it?" said Nick, rather aggressively, for he knew that he need look for no favors from the boy who had proved himself his enemy.

"Yes, it's me," grinned Furniss.

"Perhaps you'll tell me what has happened to me?"

"Don't you know?"

"If I did I shouldn't ask you for information on the subject."

"You were caught listenin' to what was none of your business, and you got a whack alongside the head that knocked you silly."

"That was it, eh?"

"That's what."

"And while I was unconscious I was brought here?"

"You couldn't have made a better guess."

"Where and what is this house?"

"You want to know too much."

"You won't tell me, then?"

"No."

"Am I to be kept a prisoner here?"

"That's about the size of it."

"Why?"

"'Cause you are."

Nick saw that there was not much to be got out of the tough youth.

"What did you come down here for?" he asked.

"To see how you were gettin' on," with a grin.

"You don't like me, do you?"

"I hate you."

"Because I stopped you from stealing a roll of Confederate shinplasters from me the first day I came to New York, and knocked you out, besides?"

"Confederate shinplasters!" exclaimed Furniss. "What do you mean?"

"Just what I said. The roll you snatched out of my

hand was not good United States money, but a bunch of old secession notes used during the Civil War."

Furniss was evidently surprised at this information.

"What did you chase me for, then, if they wasn't no good?"

"Because I wanted them back."

"You got 'em back. You took 'em out of my pocket when I was down."

"That's right, I did."

"I said I'd get square with you for it."

"I think you tried that on New Street a little while ago."

"I'm goin' to try it again."

"When?"

"Now."

"All right," replied Nick, springing to his feet. "Sail right in."

Furniss put the lantern down on the head of a barrel and suddenly drew a stout rawhide from under his jacket.

"I'm goin' to lick you till you yell like blazes," he said vindictively.

"I don't think you will," cried Nick, dashing to one side as Furniss raised the whip menacingly.

Furniss struck out wildly; Nick dodged, kicked over the barrel on which the lantern stood, and then sprang upon his enemy like a young cyclone.

The lantern fell over on the floor and the light went out.

Nick grappled with Furniss and the two struggled fiercely around the cellar, until they tripped over a box and went down together on the floor.

The young rascal suddenly ceased to struggle and lay quite still.

It was a moment or two before Nick dared release his grip on the fellow, thinking that he was playing possum.

At length he did so, and struck a match to see what was the matter with his husky opponent.

Furniss had struck his head against a heavy box, and the shock had rendered him senseless.

Nick viewed his condition with great satisfaction.

"I guess you won't stand in my way of escape now," he said.

He dragged the tough youth to the couch of gunnysacks and placed him on it.

"See how you'll like it yourself for a change," he breathed. "Now to get away from this place."

He picked up the lantern and relit it.

Then he walked up the ladder, opened the trap and stuck his head above the floor.

All was dark and silent.

He made his way up, closed the trap and rolled an empty beer keg upon it to hold it down.

Flashing the lantern around the room in which he found himself, he saw that it was furnished with a small bar, several round tables and a dozen or more chairs.

"Looks like a saloon," thought Nick. "I wonder if I can get out through that door?"

The door in question opened upon the country road, but

it was locked and bolted; and the key to the lock was missing.

"I must find some other way of making my way out," he said, starting to examine the nearest window.

Just then he heard heavy footsteps approaching the rear door of the barroom.

Hastily blowing out the lantern light, Nick concealed himself under one of the tables and waited for developments.

CHAPTER XIV.

A POINTER WORTH A FORTUNE.

A stout, middle-aged man, bearing a common lamp in one hand, and a tray with three glasses in the other, entered the room and placed his load on the bar.

He was smoothly shaven, with short-cropped hair of a reddish tint, and a bull neck.

His whole appearance was tough and pugnacious.

It was a toss up, so far as looks went, whether he was an ex-pugilist or an ex-convict.

This was Peter Furniss, proprietor of the roadhouse, and Joe Furniss's uncle.

Nick, watching him from under the table, mentally decided that his face would have done honor to the Rogue's Gallery.

He placed three clean glasses on the bar, in two of which he mixed fancy drinks, while into the third he poured three fingers of whisky.

Placing the glasses on the tray, from which he removed the others, he took it up, grasped the lamp once more and retired as he had come.

He did not quite close the door after him, and Nick heard him cross an entry, and then another door was heard to bang, after which all was still.

Nick waited to make sure that the man was not coming back, and then came out from under the table.

He did not light the lantern again, but groped his way to one of the windows overlooking the road and tried it.

He soon found that it was secured by some kind of a patent catch that defied his efforts.

The other windows were fitted with similar catches.

It was just as well that he did not succeed in opening them, for each had a burglar alarm attached that would have set up a most unearthly rattle had the sashes been raised over an inch.

Baffled in his attempt to get out of the barroom by the front door and windows, Nick tiptoed his way to the half-open door communicating with the entry.

He saw a gleam of light proceeding from a crack under a door on the other side of the passage, and heard the sounds of several voices in the room beyond.

Nick crept up to the door and peered through the key-hole.

He only caught a very limited view of the interior, but he saw there were two or three persons seated around a table drinking.

One of these he had a good view of.

He was a handsome, well-dressed man of perhaps thirty.

He seemed to be partially intoxicated.

"Peter," the man was saying, with a hiccough, "you're a good fellow. Understand? And because (hic) you're a good fellow I'm going to put something in your way. You've got a thousand or two, Peter, in your (hic) strong-box or in the bank. Take it out, bring it to my office—you know where my (hic) office is, No. — Wall Street—and I'll buy you as many shares of (hic) N. & O. stock as you can meet the margin for. N. & O. is going up, old (hic) man—going up, up, up! I know, because I'm one of the (hic) brokers that's going to buy it in and boom it this week. Big syndicate behind it, so you can't lose. Bound to (hic) make a thousand or two. I wouldn't do this for anybody but (hic) you, Peter, 'cause you're a good fellow. Understand?"

It was probable that Peter Furniss understood, though Nick could not make out what his answer was.

There was the sound of a chair pushed back, and another voice said:

"Come, Watson, it's time we got back to the city. It's after two."

"All right," replied the good-looking broker, struggling to rise from his chair.

"I mustn't be seen," thought Nick.

He struck a match and took a hasty survey of the entry.

There was a stairway communicating with the upper regions on one side, and a door with a key in the lock on the other.

Nick, on the spur of the moment, sprang for the door, turned the key, opened the door, and passed out into the open air.

Shutting the door behind him, he started for the front of the building, which stood at a little distance from the nearest house.

Reaching the corner, he saw that it faced upon the road, and also that a big touring auto was standing in front of the house.

Nick jumped into the car and crouched down under the rear seat.

Hardly had he stowed himself away when he heard voices approaching.

Broker Watson was being assisted forward by his companion, who was not quite as much under the influence of liquor as the Wall Street man.

The reached the auto and the broker was assisted on to the front seat.

His companion took his seat alongside of him and constituted himself the chauffeur.

In a moment or two they were bowling down the road at a swift pace.

"This is where I get to New York free and without any loss of time," chuckled Nick.

And he was right, for in due time the auto rolled aboard a ferryboat at Jersey City, and Nick got out from under the seat and entered the men's cabin.

He saw by the clock in the engine-room that it was three in the morning.

"I'll bet sis has been worrying herself almost sick about me," he said to himself, "and Dick's been wondering why I didn't turn up. Well, I guess I had a lucky escape. I can't quite comprehend how I was knocked out in that wood, but the fact remains that I was. Of course, I owe my imprisonment in the cellar of the roadhouse to Mr. Gilson and his friend Fletcher. Knowing that I was on to their little game, they carried me to that place and arranged to have me detained until Fletcher could go to Boston and get rid of the bonds. Well, I rather think I'll put a spoke in their wheels to-morrow, or rather to-day. I feel sorry for you, Mr. Gilson, but it's your funeral, not mine. You should not have taken the bonds."

Nick then began to consider the valuable tip he had picked up at the roadhouse.

"So a combination of big traders has been formed to boom N. & O. stock, eh? I guess I sha'n't lose much time in getting in on the ground floor with the knowing ones. I ought to be able to more than double my three thousand dollars on this deal. I know the tip is a sure thing, for the broker was talking about the boom with his friend all the way to the ferry, and I easily heard every word he said. Probably he wouldn't have been quite so communicative if he hadn't been so loaded. Liquor is a bad thing for any man to put into his mouth. It plays the dickens with his brains."

When the ferryboat reached Desbrosses Street, Nick hurried ashore and took a Ninth Avenue elevated train uptown.

He got out at the Forty-second Street station and hurried to his boarding-house.

It was nearly four o'clock when he reached his room, where he found Nellie, fully dressed, stretched out asleep on his bed.

He lit the gas and saw that his sister's eyes were red from weeping.

"Poor sis!" he said. "It's too bad you had to suffer on my account."

Then he woke her up, and she was overjoyed to find herself in his arms.

"I'll explain everything to-morrow," he said, in answer to her anxious inquiries. "Now go to your room and turn in. It's four o'clock."

CHAPTER XV.

NICK BECOMES A PERSON OF SOME FINANCIAL IMPORTANCE.

When Nick arrived at the office that morning he had his plans all arranged.

He left the house unusually early, so as to avoid meeting with Gilson.

When Mr. Chiswell came into the office Nick surprised him with a request for a private interview.

"Well, Nick, what is it?" the broker asked, after motioning him to the seat beside his desk.

"It's a matter of great importance, sir, as you will admit as soon as I have told you."

He then gave his employer an account of his adventure in the wood on the outskirts of Newark.

"So this man Gilson, employed by Mandelbaum & Slewsby, is a thief? He took the box containing the bonds in question from the office vault on Saturday afternoon, I suppose. Very well, I'll send for Mr. Mandelbaum. It won't do for you to carry the message over, for if Gilson is at the office this morning, and should happen to see you there, he'd take alarm at once and make himself scarce. We must get him into the Tombs right away, and then telegraph the Boston police to try and catch his associate in guilt."

So Mr. Chiswell called in a junior clerk and sent the note by him to the office of Mandelbaum & Slewsby.

In the meantime Nick told Mr. Chiswell about his further experiences at the roadhouse.

"It is evident that the proprietor of that house stood in with those two rascals, and that he meant to detain you a prisoner until they had accomplished their object. I will notify the Newark authorities to arrest the man and hold him until you can go out there this afternoon and appear against him."

The broker called up Central on his 'phone and had connection made with the Newark police headquarters.

By the time he had made the authorities there understand what he wanted Mr. Mandelbaum entered the private office.

"Take a seat, Mr. Mandelbaum," said Broker Chiswell. "I have a very serious matter to call to your notice. It appears from information I have received from my office boy here that you have been robbed of a tin box containing a number of bonds."

"Robbed!" exclaimed Mr. Mandelbaum, in a tone of great astonishment. "Not that I am aware of, Mr. Chiswell. Let me hear on what ground you base your belief."

"Nick," said Mr. Chiswell, turning to his messenger, "tell you story to Mr. Mandelbaum."

And Nick did so, in as few words as possible.

Mr. Mandelbaum heard him with attention, and was thunderstruck at the revelation.

"Why, Gilson has been in our office five years. He has our entire confidence. It doesn't seem possible that he could—pshaw! I will soon find out. An examination of the vault will at once show if the tin box in question be missing. If it is—well, Gilson is at the office, and he will have to explain in the presence of a detective."

After Mr. Mandelbaum had taken his departure, Nick said he had something else to speak to Mr. Chiswell about.

"More adventures?" asked the broker, with a smile.

"No, sir; this is about a tip on the market."

"Indeed!" replied Mr. Chiswell. "What is it?"

Nick then told him what he had overheard Broker Watson say about the combination which had been formed to boom N. & O., and how he was one of the brokers that had been selected to do the buying and booming.

"Upon my word, Nick, I think you have got hold of an important pointer. I shall investigate it at once, and if I find that developments bear you out I will invest largely on the strength of it, in which event I propose that you shall share my good fortune. I will give you ten per cent. of whatever I may win."

"Thank you, sir," replied Nick.

When he returned to his duty in the outer office the boy looked up the previous Saturday's quotations of N. & O., and found that the stock was ruling around 59, but it had been as low as 55 on the preceding Monday.

At that moment Mr. Chiswell called Nick inside.

"I've just had word over the wire from Mr. Mandelbaum that your story is corroborated by the absence of the tin box containing ten Lake Shore bonds, worth ten thousand six hundred dollars. He has sent for a detective to take Gilson into custody."

When Mr. Chiswell dismissed him, Nick asked for half an hour's leave of absence, which, being granted, he made use of to draw his money from his safe deposit box, take it around to the little bank in Nassau Street and purchase five hundred shares of N. & O. at 59 on the usual margin.

That afternoon Nick was called upon to attend the Tombs Police Court at the examination of Gilson for grand larceny, and he gave his evidence just as he had told it that morning to his employer and to Mr. Mandelbaum.

Gilson was held to await the action of the Grand Jury.

Nick learned then that Fletcher had been arrested in Boston while trying to negotiate the anticipated loan of eight thousand dollars on the bonds.

News was also received that Peter Furniss had been arrested at his roadhouse and would be brought up for examination in a Newark police court next morning, at which time Nutting was directed to appear and substantiate his charge against him.

When Nick returned to the office the Exchange had closed for the day, and N. & O. had gone to 61.

Nick went to Newark on the following morning and told his story before the police magistrate.

Peter Furniss put in an absolute denial.

As Nick could not substantiate his charge, the magistrate said that he could not hold the prisoner, and so the proprietor of the roadhouse was discharged.

When the young messenger returned to Wall Street early in the afternoon he found, much to his satisfaction, that N. & O. had advanced to 64.

That afternoon Mr. Chiswell told Nick that he had purchased fifteen thousand shares of the stock in question, and hoped to get as many more before it went much higher.

Next morning there was a considerable demand in the Exchange for N. & O. stock, and the price went up to 66 by noon.

The scarcity of the stock demonstrated that a corner

had probably been made in it, and there seemed to be nothing to prevent the price from advancing at a rapid rate, which it did, closing at 70.

On the following day the Exchange was in an uproar over certain statements that leaked out about the road, all to its advantage, and the price went to 80 by three.

That afternoon Mr. Chiswell told Nick that he had sold ten thousand of his shares at a profit of one hundred and seventy dollars, and that he intended to get rid of the balance in the morning at the opening of the market.

"I expect to clean up four hundred thousand dollars through your tip, and if I do I shall hand you my check for forty thousand dollars, as agreed between us."

"Gee!" whistled Nick. "I'll be wealthy."

"You certainly will, for a messenger boy."

Before four o'clock the boy hastened around to the bank and ordered his five hundred shares to be sold first thing in the morning.

It was done, and Nick found that he had cleared ten thousand five hundred dollars off the deal.

The combined capital of himself and his sister now amounted to thirteen thousand five hundred dollars.

In view of what he expected to receive from his employer, he decided to hand Nellie her half of that amount, and not run the risk of losing her money in any subsequent deal he might carry into effect.

Accordingly he got her to go with him to the banking department of the Title Guarantee and Trust Company, and he handed over to the cashier the sum of six thousand seven hundred and fifty dollars as a time deposit in her name, which would be entitled to draw regular semi-annual interest.

Next morning Mr. Chiswell handed Nick his check for forty thousand two hundred and fifty dollars, which raised his individual capital to forty-seven thousand dollars.

CHAPTER XVI.

CONCLUSION.

Nellie went into raptures over the big sum of money her brother had received from Mr. Chiswell.

"Why, you're rich, Nick, aren't you? Just to think, you're worth forty-seven thousand dollars! And I am actually worth a little over seven thousand dollars. My goodness! What a grand house we could build in Westbury if we went back there to live. How the people would open their eyes!"

"We'd be the great moguls of the place, and all our old friends would take their hats off to us," laughed Nick. "I wonder how the news, if it traveled there, would strike Deacon Dabbleton? I wouldn't be surprised if he had a fit."

Nick stowed his money, as usual, in his safe deposit box, and went about his regular duties just as if he depended for a living on his wages and was not the richest messenger boy in Wall Street.

He and Nellie moved to a much better boarding-house in West Twenty-fourth Street, where they had a small and a large room, connecting.

A month later Gilson and Fletcher were tried on separate counts for the bond crime, and were convicted and sentenced to Sing Sing for a term of years.

On the morning following their conviction Nick received a letter from Mr. Mandelbaum, in which he thanked the boy for his services in saving the firm from a loss of nearly eleven thousand dollars, and begged him to accept the enclosed check for one thousand dollars as a substantial evidence of their appreciation.

He showed the letter and check to Mr. Chiswell, and the broker congratulated him on his further good luck.

Nick and Nellie both paid a two weeks' visit to Westbury in August, taking their vacations at the same time, and perhaps they did not make the eyes of their old friends bulge with wonder.

Nellie had stylish summer gowns to burn, while Nick had a couple of dandy suits that took his boy friends' breath away.

He told Frank Fairbanks that he was not sure whether there were half a million people out of work all the time in New York, but, as for himself, he got a job the first day he landed in the metropolis and he had it yet.

Deacon Dabbleton so far unbent his starched-up dignity as to greet them both with great affability.

He was very anxious to learn how Nick had acquired the money to put on so much style; but the boy would not gratify his curiosity.

The day that they returned to New York, Nick pointed out a paragraph in a morning paper to his sister which stated that Joe Furniss had been arrested in Newark for theft. He was afterward convicted and sent to Snake Hill for two years.

The weeks and months flew by after that, and brother and sister continued to give complete satisfaction to their employers.

Christmas was drawing near before Nick found another opportunity to use his funds in the market.

Then he accidentally secured advance information about the consolidation between two big railroads.

Nick succeeded in buying five thousand shares of the L. & M., which controlled the situation, at 92, putting up almost every cent he had on margin.

In the aggregate the deal involved a matter of four hundred and sixty thousand dollars, and the Nassau Street bank had to hypothecate the shares as fast as it secured them in order to carry the transaction.

Nick gave Mr. Chiswell and Dick Hudson the benefit of the tip also.

The former agreed to give Nick another ten per cent. of his winnings as a compensation.

It was some days before the news of the consolidation was officially confirmed, but as soon as it was there was an immediate rush by the brokers and the public alike to secure some of the shares.

In the scramble which ensued the price ran up to par on the first day.

Two days later L. & M. was going at 110, and Nick concluded to sell out and he did.

He cleared something over fifty thousand dollars.

Dick Hudson sold out his L. & M. holdings at about the same time, made one thousand dollars, and was proportionately happy.

Mr. Chiswell held on until the shares reached 112, and then gradually disposed of the stock at a profit of two hundred thousand dollars.

A few days afterward he called Nick into his office and handed him his check for twenty thousand dollars.

"You ought to be pretty well fixed by this time," he said to his messenger. "That makes sixty thousand dollars I've paid you for the use of two tips."

"I am, sir. I'm worth exactly double that amount," smiled Nick.

"I don't quite understand you," replied the broker, in some surprise.

Then Nick confessed that he had been operating in the market on his own hook for some little time, and that he had not only made seven thousand dollars for his sister, but sixty thousand dollars for himself.

"So you see, sir, I'm worth, with this check, exactly one hundred and twenty thousand dollars at this moment."

Mr. Chiswell was certainly astonished.

He congratulated Nick on his good luck, but advised him to keep out of the market in the future until he grew older and had accumulated more experience and knowledge of the stock business.

Nick took his employer's advice, dropped further dealings with the market and put his money out at interest.

After that he attended strictly to business, and was soon promoted to the counting-room, where he gradually rose to the post of cashier.

During this time he discovered that Miss Lizzie Haley, the stenographer, had other desirable qualities besides that of mere good looks, and he began to exhibit a strong interest in her direction, which the girl reciprocated, for she recognized that Nick was pure gold and a lad who was bound to make his mark in the world.

Dick Hudson's partiality for the society of Nellie Nutting also increased as time went by, and Nick was not at all surprised when his chum came to him one day and asked him if he had any objection to him as his future brother-in-law.

"Of course not, Dick," he replied heartily. "Are you and Nellie of one mind on this interesting question?"

"We are," replied Dick, and the two boys shook hands over it.

That night Nick congratulated his sister.

"I have also a secret to tell you, sis."

"What is it?" she asked, interestedly.

"Lizzie Haley and I are engaged to be married as soon as Mr. Chiswell takes me into the firm."

"I'm so glad," cried Nellie, putting her arms around her brother's neck and kissing him fondly. "I must see Lizzie at once."

Six months later Nick became Mr. Chiswell's junior partner, and during the following week there was a double wedding, at one of which the broker officiated as best man for the boy who had made a successful BID FOR FORTUNE.

THE END.

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